S7830-1-4

TENTH ANNUAL AND FORTY-FOURTH

REPORT

OF THE

COMMISSIONER OF FINANCIAL INSTITUTIONS

STATE OF UTAH

TO THE HONORABLE

NORMAN H. BANGERTER
GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 1989 to June 30, 1990

GEORGE SUTTON
Commissioner of Financial Institutions

TENTH ANNUAL AND FORTY-FOURTH

REPORT

OF THE

COMMISSIONER OF FINANCIAL INSTITUTIONS

STATE OF UTAH

TO THE HONORABLE

NORMAN H. BANGERTER
GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 1989 to June 30, 1990

GEORGE SUTTON
Commissioner of Financial Institutions

DEPARTMENT OF FINANCIAL INSTITUTIONS

Norman H. Bangerter
Governor
George Sutton
Commissioner
G. Edward Leary
Chief Examiner

324 South State, Suite 201
P.O. Box 89
Salt Lake City, Utah 84110-0089
(801) 538-8830
(801) 538-8894 (FAX)

To The Honorable, Norman H. Bangerter
Governor of the State of Utah
and
The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Tenth Annual and Forty-Fourth Report of the Department of Financial Institutions for the period July 1, 1989 to June 30, 1990. I do hereby certify by oath that the detailed statement of all fees and other moneys received by the department during this period are true and correct.

Respectfully submitted,

George Sutton
COMMISSIONER

Subscribed and sworn to before me this

5th day of October, 1990.

Julie Adams
Notary Public

Notary Public
JULIE ADAMS
160 East 300 So. Box 89
Salt Lake City, Utah 84134
My Commission Expires
July 1, 1993
State of Utah

Residing at Salt Lake City, Utah
My Commission expires: July 1, 1993

an equal opportunity employer

TABLE OF CONTENTS

DEPARTMENT OF FINANCIAL INSTITUTIONS

History 1

Commissioners 2

Organization Chart 3

Personnel 4

Appropriation and Expenditures 5

Cash Receipts 6

GENERAL AND STATISTICAL INFORMATION OF FINANCIAL INSTITUTIONS

Legal Holidays 7

Comparative of Utah Depository Institutions Total Assets as of June 30, 1990 8

Comparative of State Chartered Assets and Number of Branches as of June 30, 1990 9

Trend of State Chartered Assets and Number of Institutions as of December 31, 1989 10

REGULATED INDUSTRIES

Banks 11

Trust Companies 37

Savings/Building and Loan Associations 43

Industrial Loan Corporations 57

Credit Unions 71

Financial Institutions Holding Companies 117

Licensed Issuers of Travelers Checks/Loan Production Offices 121

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

DEPARTMENT HISTORY

DATE	EVENT
1896 - 1907	State chartered banks supervised by Secretary of State.
1907	Office of Bank Examiner created.
1911	Office of Bank Commission established.
1913	Banking Department created.
1967	Bank Department renamed State Department of Financial Institutions.
1969	Utah Uniform Consumer Credit code enacted.
1975	Utah Industrial Loan Guaranty Act.
1981	S.B. 134 Recodified Utah laws governing financial institutions. Effective July 1, 1981.
1983	S.B. 238 Depositors given priority over other creditors. New supervisory powers granted Commissioner permitting remedies short of possession. Effective March 18, 1983.
1984	S.B. 9 Authorized regional reciprocity and supervisory acquisitions within region without reciprocity. Also extended Department's authority over holding companies. Effective April 15, 1984.
1985	S.B. 262 Prohibited "nonbank banks". Also addressed administrative matters. Effective April 29, 1985. H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code. Effective July 1, 1985.
1986	H.B. 189 "Banking Reform Act of 1986" required all industrial loan corporations to obtain federal deposit insurance, phased out existing regional reciprocity, opened state to nonreciprocal interstate banking after December 31, 1987 and immediately for failing institutions. Effective January 21, 1986.
1989	S.B. 37 "Mortgage Lending and Servicing Act" required all mortgage lenders, brokers and servicers to register with the Department. The first registration required January 31, 1991. Effective April 24, 1990.

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

DEPARTMENT COMMISSIONERS

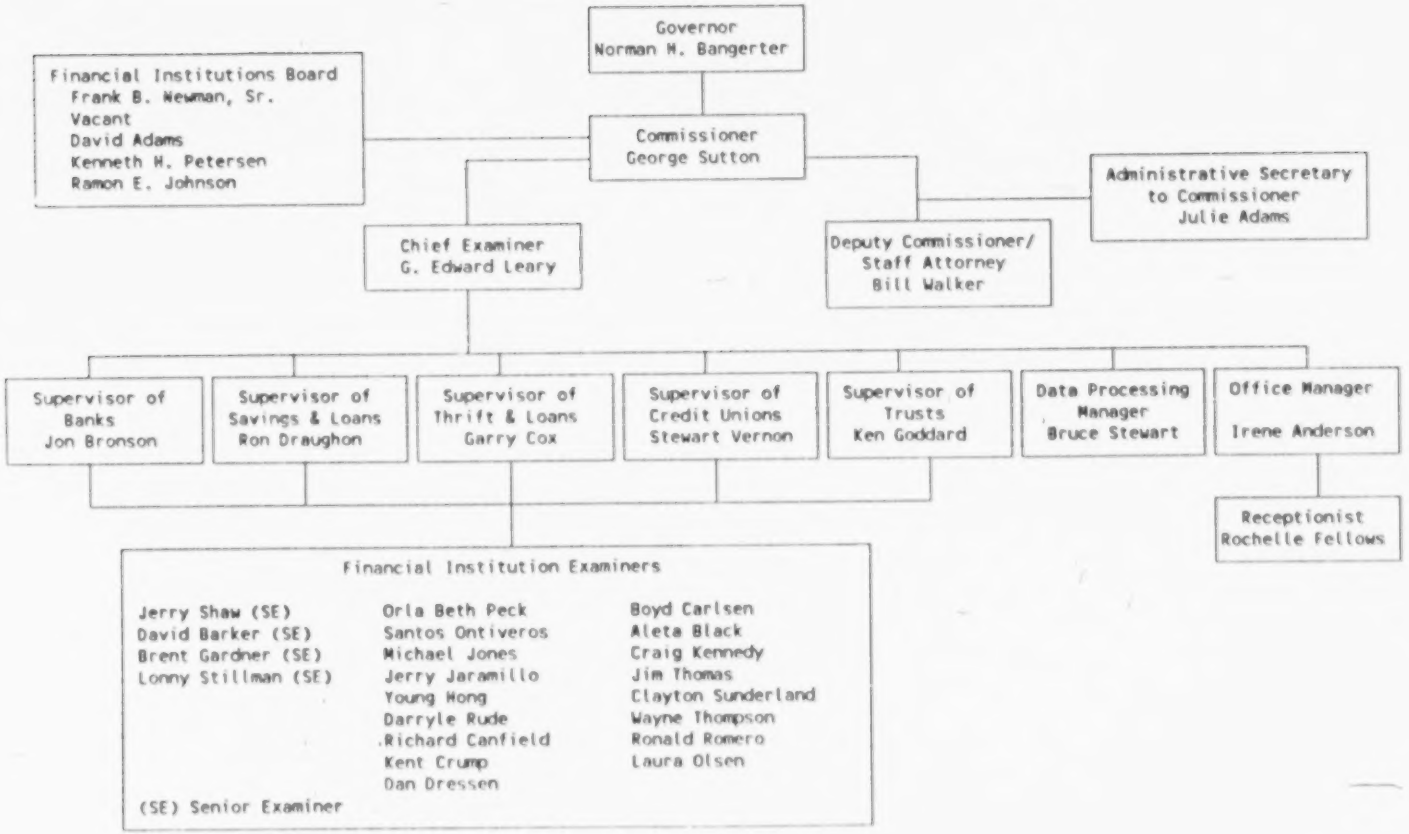
The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

NAME	DATES
Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to 1987
George Sutton	1987 to date

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

October 1, 1990



STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

PERSONNEL

ADMINISTRATION

George Sutton	Commissioner of Financial Institutions and Administrator of Consumer Credit
G. Edward Leary	Chief Examiner
Bill L. Walker	Deputy Commissioner/Staff Attorney
Julie Adams	Administrative Secretary to Commissioner
Bruce Stewart	Data Processing Manager
G. Irene Anderson	Office Manager/Personnel Manager
Rochelle Fellows	Office Technician

SUPERVISORS

Jonathan Bronson	Supervisor of Banks
Garry R. Cox	Supervisor of Thrift & Loans
Ronald R. Draughon	Supervisor of Savings & Loans
Ken Goddard	Supervisor of Trusts/ Consumer Credit Specialist
Stewart G. Vernon	Supervisor of Credit Unions

SENIOR EXAMINERS

David Barker	Brent Gardner	James E. Shaw
Lonny J. Stillman		

EXAMINERS

Aleta Black	Richard Canfield	Boyd Carlsen
Kent Crump	Dan Dressen	Young Hong
Jerry Jaramillo	Michael L. Jones	Craig Kennedy
Laura Olsen	Santos Ontiveros	Orla Beth Peck
Ron Romero	Darryle Rude	Clayton Sunderland
James Thomas	Wayne Thompson	

MEMBERS OF STATE BOARD OF FINANCIAL INSTITUTIONS	Term Expires
George Sutton	Chairman
Vacant	7-01-91
Kenneth H. Petersen	7-01-91
Ramon E. Johnson	7-01-91
Frank B. Newman, Sr.	7-01-93
David Adams	7-01-93

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

APPROPRIATION

July 1, 1989 to June 30, 1990

TOTAL APPROPRIATIONS FOR THE PERIOD SHOWN	$ 1,665,700

EXPENDITURES

July 1, 1989 to June 30, 1990

Personal Service	929,802
Employer's Contributions:	
Retirement	116,007
Other Employment Benefits	185,403
Travel Expense	42,587
Current Expense	146,138
Office Lease	48,839
Data Processing	8,430
Capital Outlay	15,736
Total Expenditure	1,492,942
Balance of Appropriation Unexpended Lapsed to Restricted Fund	172,758
TOTAL EXPENDITURE FOR THE PERIOD SHOWN	$ 1,665,700

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

CASH RECEIPTS

July 1, 1989 to June 30, 1990

FEES	AMOUNT
Asset Based Fees	
Banks	$ 556,429
Savings/Building & Loan Associations	106,196
Industrial Loans Corporations	102,380
Credit Unions	492,053
Annual Registration Fees	
Regulated Lenders	92,974
Financial Institution Holding Companies	1,225
Money Management Certification Fees	15,250
Money Order Vendors	1,500
Application Fees	
Applications	21,800
Securities	1,250
Examination Fees	
Trust Companies	9,900
Credit Unions	1,600
Miscellaneous Fees	
Miscellaneous	2,111
TOTAL DEPOSITED WITH STATE TREASURER	$ 1,404,668

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

UTAH DEPOSITORY INSTITUTIONS

LEGAL HOLIDAYS

January 1
New Year's Day

Third Monday of January
Martin Luther King's Birthday - Human Right's Day

Third Monday of February
President's Day

Last Monday of May
Memorial Day

July 4
Independence Day

July 24
Pioneer Day

First Monday of September
Labor Day

Second Monday of October
Columbus Day

November 11
Veterans' Day

Fourth Thursday of November
Thanksgiving Day

December 25
Christmas Day

Every Sunday is a legal holiday. If a holiday falls on Saturday, the preceding Friday shall be the holiday. If a holiday falls on Sunday, the following Monday shall be the holiday. Most depository institutions are closed on Saturday.

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPARATIVE SCHEDULE OF UTAH DEPOSITORY INSTITUTIONS

TOTAL ASSETS AND NUMBER OF INSTITUTIONS AS OF FISCAL YEAR-END

Figures in Thousands

	June 30, 1989		June 30, 1990		
	No. of Institutions	Total Assets	No. of Institutions	Total Assets	% of Change
Commercial Banks					
State	34	3,931,439	36	4,201,215	6.9
National	7	6,805,527	7	7,404,415	8.8
Total	41	10,736,966	43	11,605,630	8.1
Savings & Loan Associations					
State	6	807,102	4	454,480	(43.3)
Federal	8	7,069,729	6	4,128,920	(41.6)
Total	14	7,876,831	10	4,583,400	(41.8)
Credit Unions					
State Only	138	2,022,032	121	2,191,154	8.4
Industrial Loan Corporations	18	678,591	17	1,085,640	60.0
TOTALS	211	21,314,420	191	19,465,824	(8.7)

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPARATIVE SCHEDULE OF STATE CHARTERED FINANCIAL INSTITUTIONS

TOTAL ASSETS AND NUMBER OF BRANCHES AS OF FISCAL YEAR-END

Figures In Thousands

	June 30, 1989			June 30, 1990			
Name of Industry	No. of Institutions	No. of Branches	Total Assets	No. of Institutions	No. of Branches	Totals Assets	Increase or (Decrease)
State Banks	34	164	3,931,439	36	162	4,201,215	269,776
Savings/Building & Loan Associations	6	15	807,102	4	9	454,480	(352,622)
Credit Unions	138	89	2,022,032	121	98	2,191,154	169,122
Industrial Loan Corporations	18	8	678,591	17	7	1,085,640	407,049
TOTALS	196	276	7,439,164	178	276	7,932,489	493,325

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

TREND OF TOTAL ASSETS AND NUMBER OF STATE CHARTERED INSTITUTIONS

AS OF DECEMBER 31ST

Figures in Thousands

December 31st	State Banks Number	State Banks Assets	State Savings and Loan Assns. Number	State Savings and Loan Assns. Assets	Industrial Loan Corporations Number	Industrial Loan Corporations Assets	Credit Unions Number	State Credit Unions Assets	Regulated Lenders Number
1980	66	3,302,942	11	3,025,707	56	392,495	218	801,508	1,864
1981	55	2,767,418	11	3,680,383	57	522,363	204	852,621	1,889
1982	54	2,947,086	11	3,685,213	56	605,140	191	1,017,348	1,795
1983	53	3,251,696	11	4,069,861	53	670,178	184	1,158,035	1,725
1984	51	3,443,857	11	4,893,673	37	793,141	181	1,286,642	1,705
1985	47	* 3,348,045	10	4,545,514	31	771,516	174	1,506,041	1,616
1986	44	3,841,976	10	4,514,330	20	474,069	159	1,774,424	1,544
1987	35	3,822,698	7	1,129,009	13	456,173	147	1,871,258	1,654
1988	34	3,948,190	6	835,525	15	548,076	142	1,983,635	1,437
1989	34	4,165,540	6	758,365	17	858,017	128	2,056,860	1,398

* Figures of Pioneer State Bank and Utah Firstbank not included - call reports not received.

BANKS

STATE CHARTERED BANKS

June 30, 1990

Name/Address/Tel.	City/Zip	Organized	President	Cashier
Bank of American Fork 33 East Main 756-7681	American Fork 84003	1913	Dale O. Gunther	Larry R. Miner
Bank of Ephraim 2 North Main 283-4621	Ephraim 84627-1102	1905	Curtis J. Armstrong	Gerald D. Naylor
Bank of Utah 2605 Washington Blvd. 621-8512	Ogden 84402	1952	Roy C. Nelson	Douglas L. DeFries
Barnes Banking Co. 33 South Main 544-3424	Kaysville 84037	1891	Curtis H. Harris	David J. Walker
Bonneville Bank 1675 N. 2nd West 374-9500	Provo 84604	1978	J. Douglas Christensen	Roger Bjarnson
Brighton Bank 7101 Highland Drive 943-6500	Salt Lake City 84121-3703	1978	James R. Fraser	Phillip C. Gibson
Cache Valley Bank 101 North Main 753-3020	Logan 84321-3917	1975	Kent A. Webb	Ann Crawley
Capital City Bank 2200 South State St. 486-4803	Salt Lake City 84115	1977	Norton Parker	Dona C. Killian
Central Bank and Trust 202 South Main 489-9466	Springville 84663	1891	F. Calvin Packard	D. Blaine Hadley
Citibank (Utah) 3165 South 13th East 486-3015	Salt Lake City 84106-3053	1985	David E. Poulsen	Richard P. Lake
Community First Bank 180 South State 773-8600	Clearfield 84105-1045	1917	Harold C. Steed	Cleon Johnson
Cottonwood Security Bank 3826 South 2300 East 272-9454	Salt Lake City 84109	1978	Preston L. Jackson	Maralyn M. Allred
Deseret Bank 66 South Main 785-3521	Pleasant Grove 84062-2630	1911	Hal J. Allen	LuDean Barton

STATE CHARTERED BANKS

June 30, 1990

Name of Bank/Address	City/Zip	Organized	President	Cashier
Dixie State Bank 1 South Main 673-4633	St. George 84770	1970	John W. Hickman	Louise Gardner
Draper Bank and Trust 903 East 12300 South 571-3141	Draper 84020-9504	1968*	Dewey C. Bluth	D. Grant Johnson
Far West Bank 201 East Center 377-6000	Provo 84606	1975	H. Don Norton	Rick Anderson
First Professional Bank 285 West North Temple 531-0400	Salt Lake City 84103	1976	Richard P. Spencer	Jill Bischoff
Golden Spike Bank 25 North Tremont 257-3613	Tremonton 84337-1419	1984	Ward Taylor	Nancy Curtis
Guardian State Bank 142 East 200 South 363-4057	Salt Lake City 84111	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank 10 South Main 528-7221	Gunnison 84634	1909	Eugene Overfelt	Marge Coates
Holladay Bank and Trust 2020 East 4800 South 272-4275	Salt Lake City 84117-5171	1973	Ronald Spratling Jr.	Dolly Rasmussen
Home Credit Bank 1455 East 2100 South 487-0811	Salt Lake City 84152-6155	1979*	John G. Sorensen	Elaine J. Sorensen
Home Mortgage Bank 130 East 3300 South 486-3600	Salt Lake City 84115	1990*	Fred A. Smolka	Orin R. Woodbury
Key Bank of Utah 2491 Washington Blvd. 535-1000	Ogden 84401	1925	Ross E. Kendall	Steven G. Tarbet
Lewiston State Bank 17 East Center 258-2456	Lewiston 84320-9702	1905	Rex G. Plowman	Anthony Jon Hall

* Date converted to a state chartered bank

STATE CHARTERED BANKS

June 30, 1990

Name/Address/Tel.	City/Zip	Organized	President	Cashier
State Bank of Southern Utah 26 North Main 586-9456	Cedar City 84720	1957	Kerry Jones	John R. Westwood
Sun Capital Bank 60 South 100 East 673-6177	St. George 84770-3421	1974	Daniel E. Schmutz	John W. Allen
U.S. Bank of Utah 2 East Broadway 359-9328	Salt Lake City 84111	1987*	Robert C. Dickie	Robert C. Dickie
USAA Credit Card Bank# 2060 East 2100 South 467-1998	Salt Lake City 84109	1989	Kenneth H. Petersen	Jack M. Antonini
United Bank 5595 South State 262-7467	Murray 84107-6076	1973	Kenneth M. Stats	Dorothy Ross Alder
Utah Bank and Trust 280 West 1500 South 292-6211	Bountiful 84010-7408	1967*	David L. Tayler	Gary D. Ashby
Utah Independent Bank 55 South State 529-7459	Salina 84654-1344	1977	Robert B. White Jr.	Mike Shaw
Valley Bank and Trust 185 South State 481-5000	Salt Lake City 84111	1948	Michael Danielson	Ronald C. Hanks
Valley Central Bank 14 South Main 896-9285	Richfield 84701	1972	Ferral D. Huntsman	Kent V. Freeman
Wasatch Bank 1220 South 800 East 224-1111	Orem 84058	1971	Jackson Howard	Val Peterson
West One Bank 107 South Main 534-6000	Salt Lake City 84111-2005	1952*	James C. Stewart	Duane Thurber

* Date converted to a state chartered bank # Chartered as a Credit Card Bank

FOREIGN STATE CHARTERED BANK WITH BRANCHES IN UTAH

June 30, 1990

Name of Foreign State Bank/Address/Tel.	City/Zip	Organized	Manager
Bank of America Arizona 151 South Main Street 531-7801	Salt Lake City 84111	1990	Steve Coltrin

NATIONAL BANKS

June 30, 1990

Name of Bank/Address	City/Zip	Organized	President	Cashier
American Investment Bank, N.A. 529 East South Temple 322-3322	Salt Lake City 84102	1984	K. Eric Gardner	John M. Taggart
First Interstate Bank of Utah, NA 180 South Main 350-7000	Salt Lake City 84101	1859	Richard W. Kieffer	Robert Gross
First National Bank of Layton 12 South Main 544-4241	Layton 84041	1905	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan 120 North State 829-3402	Morgan 84050	1903	George N. Francis	Richard K. Sommers
First Security Bank of Utah, N.A. 2404 Washington Blvd 350-6000	Ogden 84009	1881	L. Scott Nelson	Robert L. Richardson
First Western National Bank 300 South Main 259-5961	Moab 84532	1962	I.D. Nightingale	F. J. Nightingale
Zions First National Bank 1 South Main 524-4711	Salt Lake City 84111	1873	Ronald S. Hanson	Dwayne Allen

BRANCHES OF

THIRTY-SIX STATE BANKS

ONE HUNDRED SIXTY-TWO BRANCHES

June 30, 1990

Name of Bank Branch	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Clearfield	Clearfield	Davis
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Roy	Roy	Weber
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
West Temple	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Bonneville Bank	Provo	Utah
Brighton Bank	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
Industrial	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
Capital City Bank	South Salt Lake	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
St. Mark's	Salt Lake City	Salt Lake
Trolley Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Central Bank & Trust	Springville	Utah
Mapleton	Mapleton	Utah
Orem	Orem	Utah
Payson	Payson	Utah
Provo	Provo	Utah
Riverside Plaza	Provo	Utah
Spanish Fork	Spanish Fork	Utah
Citibank (Utah)	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Downtown	Salt Lake City	Salt Lake
Fashion Place	Murray	Salt Lake
Ogden	Ogden	Weber
Orem	Orem	Utah
Community First Bank	Clearfield	Davis
Clinton	Clinton	Davis
Layton	Layton	Davis
Sunset	Sunset	Davis
Syracuse	Syracuse	Davis
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake

BRANCHES OF

THIRTY-SIX STATE BANKS

ONE HUNDRED SIXTY-TWO BRANCHES

June 30, 1990

Name of Bank Branch	City	County
Deseret Bank	Pleasant Grove	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Lindon	Lindon	Utah
Orem	Orem	Utah
Provo	Provo	Utah
Dixie State Bank	St. George	Washington
Escalante	Escalante	Garfield
Hurricane	Hurricane	Washington
Parowan	Parowan	Iron
Draper Bank and Trust	Draper	Salt Lake
South Jordan	South Jordan	Salt Lake
Sandy	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Loa	Loa	Wayne
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Orem	Orem	Utah
Salem	Salem	Utah
Sandy	Sandy	Salt Lake
First Professional Bank	Salt Lake City	Salt Lake
Golden Spike Bank	Tremonton	Box Elder
North Logan	North Logan	Cache
Guardian State Bank	Salt Lake City	Salt Lake
Cottonwood Heights	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Sandy	Sandy	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Holladay Bank & Trust	Salt Lake City	Salt Lake
Home Credit Bank	Salt Lake City	Salt Lake
Home Mortgage Bank	Salt Lake City	Salt Lake
Key Bank of Utah	Ogden	Weber
4th South	Salt Lake City	Salt Lake
21st South	Salt Lake City	Salt Lake
Beehive	Salt Lake City	Salt Lake
Crossroads Mall	Salt Lake City	Salt Lake
Dan's 3300 South	Salt Lake City	Salt Lake
East Layton	East Layton	Davis
Family Center	Midvale	Salt Lake
Five Points	Ogden	Weber
Grantsville	Grantsville	Tooele
Green River	Green River	Emery
Harrison	Ogden	Weber
Helper	Helper	Carbon
Kamas	Kamas	Summit

BRANCHES OF

THIRTY-SIX STATE BANKS

ONE HUNDRED SIXTY-TWO BRANCHES

June 30, 1990

Name of Bank Branch	City	County
Key Bank of Utah (cont.)	Ogden	Weber
Logan	Logan	Cache
Murray	Murray	Salt Lake
Newgate	South Ogden	Weber
Olympus Hills	Salt Lake City	Salt Lake
Orem	Orem	Utah
Price	Price	Carbon
Provo	Provo	Utah
Roy	Roy	Weber
South Davis	North Salt Lake	Davis
Sugarhouse	Salt Lake City	Salt Lake
Tooele	Tooele	Tooele
3100st South	Salt Lake City	Salt Lake
Tremonton	Tremonton	Box Elder
University	Salt Lake City	Salt Lake
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Wendover	Wendover	Tooele
Lewiston State Bank	Lewiston	Cache
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
Sun Capital Bank	St. George	Washington
Bluff	St. George	Washington
U.S. Bank of Utah	Salt Lake City	Salt Lake
American Fork	American Fork	Utah
Brigham City	Brigham City	Box Elder
Holladay	Salt Lake City	Salt Lake
Logan	Logan	Cache
Orem	Orem	Utah
Price	Price	Carbon
West Jordan	West Jordan	Salt Lake
USAA Credit Card Bank	Salt Lake City	Salt Lake
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Davis
Centerville	Centerville	Davis
Main Street	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Bountiful	Bountiful	Davis
Box Elder	Brigham City	Box Elder

BRANCHES OF

THIRTY-SIX STATE BANKS

ONE HUNDRED SIXTY-TWO BRANCHES

June 30, 1990

Name of Bank Branch	City	County
Valley Bank & Trust Co. (Cont.)	Salt Lake City	Salt Lake
Broadway	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Delta	Delta	Millard
East 39th South	Salt Lake City	Salt Lake
East Bay	Provo	Utah
East Murray	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
Foothill	Salt Lake City	Salt Lake
Fort Union	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger/Hunter	West Valley	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Heber	Heber City	Wasatch
Highland Drive	Salt Lake City	Salt Lake
Holladay	Salt Lake City	Salt Lake
Midvalley	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Ogden	Ogden	Weber
Olympus	Salt Lake City	Salt Lake
Orem	Orem	Utah
Park City - Main St.	Park City	Summit
Park City - Park Ave.	Park City	Summit
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
South Salt Lake	South Salt Lake	Salt Lake
South Valley	Sandy	Salt Lake
Spanish Fork	Spanish Fork	Utah
Taylorsville	Taylorsville	Salt Lake
West Jordan	West Jordan	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
Lehi	Lehi	Utah
Pleasant Grove	Pleasant Grove	Utah
Santaquin	Santaquin	Utah
West One Bank	Salt Lake City	Salt Lake
Bountiful	West Bountiful	Davis
Central	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
County Branch	Salt Lake City	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Holladay Office	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Midtown Office	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake

BRANCHES OF

THIRTY-SIX STATE BANKS

ONE HUNDRED SIXTY-TWO BRANCHES

June 30, 1990

Name of Bank Branch	City	County
West One Bank (Cont.)	Salt Lake City	Salt Lake
North Salt Lake	North Salt Lake	Davis
Ogden	Ogden	Weber
Parley's Way	Salt Lake City	Salt Lake
Provo	Provo	Utah
Redwood Road	Murray	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Second South & Main	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
Snowbird	Alta	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
SouthTowne	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
West Valley	West Valley	Salt Lake

ONE FOREIGN STATE CHARTERED BANK WITH A BRANCH IN UTAH

June 30, 1990

Name of Bank Branch	City	State/County
Bank of America Arizona	Phoenix	Arizona
Salt Lake City	Salt Lake	

CHANGES IN STATE CHARTERED BANKS

STATE BANKS AND BRANCHES:	June 30, 1989	June 30, 1990
State Banks	34	36
Branches	164	162
Branches approved but not opened	2	1
Foreign State Chartered Bank Authorized		1
Branches	0	1

Bank Charters Approved:	Date Approved	Date Opened
Home Credit Bank, Salt Lake City	07-28-90	03-01-90
USAA Credit Card Bank, Salt Lake City (As a Credit Card Bank)	06-05-89	08-11-89

Branches Approved and Opened:	Date Approved	Date Opened
Capital City Bank		
Cottonwood - 4900 South Highland Dr., Salt Lake City	09-20-89	12-18-89
Key Bank of Utah		
Dan's - 2330 East 3300 South, Salt Lake City	02-06-89	07-07-89
Valley Bank and Trust Company		
East Bay - 1177 South University Ave., Provo	03-27-89	04-30-90

Branches Approved but NOT Opened:	Date Approved
Dixie State Bank	
1770 East Red Cliffs Dr., St. George	04-16-90

Branches Closed:	Location	Date
Valley Bank and Trust Company		
Sandy	Sandy	12-01-89
South Temple	Salt Lake City	12-01-89
West Valley	West Valley City	12-01-89

CHANGES IN STATE CHARTERED BANKS

Charter Conversion Approved:	Date
Home Mortgage Bank	06-15-90

Charter conversion of Home Savings Bank, a state chartered savings and loan. The Office of Thrift Supervision (OTS) objected to the conversions and administratively took possession and conveyed the institutions to the Resolution Trust Corporation (RTC) as liquidator on July 5, 1990. The OTS and the Commissioner are currently litigating the dispute.

Foreign State Chartered Bank With Branch in Utah Approved:	Date Approved	Date Opened
Bank of America Arizona, Phoenix, Arizona Salt Lake Branch - 151 South Main Street, Salt Lake City	05-31-90	06-01-90

Bank of America Arizona, purchased the assets and assumed the liabilities of Western Savings and Loan of Arizona including its authority to operate the branch in Salt Lake City as a foreign corporation authorized to do business in Utah from the Resolution Trust Corporation (RTC). The Commissioner approved the simultaneously filed change of control and charter conversion applications.

Mergers:	Into	Date Approved	Date Completed
Davis County Bank	First Security Bank of Utah, N.A.	06-20-89	09-25-89

State Bank Members of Federal Reserve System:

Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
Cottonwood Security Bank	Salt Lake City
Guardian State Bank	Kearns
Utah Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City
West One Bank	Salt Lake City

STATE CHARTERED BANKS
June 30, 1990

36 Reporting Figures in Thousands	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK AND TRUST
ASSETS										
Cash and Due	276,658	3,200	1,525	9,192	2,753	1,669	3,785	1,468	5,138	6,030
Securities	774,205	40,985	3,372	23,566	45,752	91	4,894	61	9,677	35,180
Federal Funds Sold	112,259	7,200	2,775	4,300	3,800	3,500	7,000	2,075	1,500	750
Receivables (Net of Unearned)	2,855,434	35,896	12,957	91,144	38,196	10,737	31,632	16,667	44,987	63,320
LESS: Allowance for Losses	42,174	471	176	973	598	213	369	143	631	607
Assets Held in Trading Accounts	302	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	83,292	645	53	5,473	509	154	889	161	1,983	4,529
Other Real Estate Owned	43,967	575	769	87	225	133	650	181	1,255	366
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	10,029	0	0	0	0	0	0	0	0	52
Other Assets	87,243	1,151	841	2,305	1,684	286	690	448	1,718	2,864
TOTAL ASSETS	4,201,215	89,181	22,116	135,094	92,321	16,357	49,171	20,918	65,627	112,484
LIABILITIES										
Deposits	3,479,986	77,338	18,817	118,564	76,733	14,642	43,695	19,325	60,768	98,457
Federal Funds Purchased	219,336	0	0	5,346	323	0	0	0	27	0
Demand Notes Issued to U.S. Treasury	11,698	0	0	1,481	703	0	0	0	0	0
Other Borrowed Money	92,259	0	0	0	0	0	208	0	0	0
Mortgage Indebtedness	5,751	0	0	0	0	0	320	38	35	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	1,326	0	0	626	0	0	0	0	0	0
Other Liabilities	45,434	523	157	1,052	748	92	550	112	366	1,428
TOTAL LIABILITIES	3,855,790	77,861	18,974	127,069	78,507	14,734	44,773	19,475	61,196	99,885
EQUITY CAPITAL										
Perpetual Preferred Stock	1,117	0	0	0	0	0	0	17	0	0
Common Stock	61,000	125	50	3,231	210	425	500	850	1,212	528
Surplus	176,003	2,575	600	3,527	2,462	595	1,300	131	2,206	1,572
Undivided Profits	107,305	8,620	2,492	1,267	11,142	603	2,598	445	1,013	10,499
TOTAL EQUITY CAPITAL	345,425	11,320	3,142	8,025	13,814	1,623	4,398	1,443	4,431	12,599
TOTAL LIABILITIES & EQUITY	4,201,215	89,181	22,116	135,094	92,321	16,357	49,171	20,918	65,627	112,484

STATE CHARTERED BANKS
June 30, 1990

36 Reporting

Figures in Thousands

ASSETS	CITIBANK UTAH	COMMUNITY FIRST BANK	COTTONWOOD SECURITY BANK	DESERET BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	FIRST PROFESSIONAL BANK	GOLDEN SPIKE BANK	GUARDIAN STATE BANK
Cash and Due	4,321	4,540	1,746	7,188	5,943	7,081	4,919	455	1,115	4,678
Securities	100	34,291	1,328	30,209	16,009	15,950	3,320	0	1,200	144
Federal Funds Sold	0	200	3,600	5,350	950	9,000	7,500	2,000	500	2,950
Receivables (Net of Unearned)	147,935	20,152	2,916	59,714	41,934	87,833	47,913	5,369	4,085	25,300
LESS: Allowance for Losses	2,198	273	133	820	522	1,074	650	74	20	330
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	975	988	650	1,301	2,599	973	2,392	197	622	696
Other Real Estate Owned	278	176	63	188	896	2,073	1,356	0	0	674
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	0	0	0	0	0	0	0
Other Assets	2,320	0	0	0	0	0	94	0	116	0
TOTAL ASSETS	7,558	896	99	1,272	1,208	1,419	863	80	124	794
	161,289	60,970	10,269	104,402	69,017	123,255	67,707	8,027	7,742	34,906
LIABILITIES										
Deposits	142,806	50,600	9,480	92,548	63,280	114,288	62,025	7,116	6,900	31,432
Federal Funds Purchased	1,956	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	100	320	0	0	0	700	0	0	0	0
Other Borrowed Money	0	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	0	0	0	0	874	27	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	1,120	513	61	520	307	944	863	47	47	310
TOTAL LIABILITIES	145,982	51,433	9,541	93,068	64,461	115,959	62,888	7,163	6,947	31,742
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	1	385	525	100	767	200	505	810	90	800
Surplus	27,749	2,100	425	4,900	970	500	2,536	1,359	810	1,840
Undivided Profits	(12,443)	7,052	(222)	6,334	2,819	6,596	1,778	(1,305)	(105)	524
TOTAL EQUITY CAPITAL	15,307	9,537	728	11,334	4,556	7,296	4,819	864	795	3,164
TOTAL LIABILITIES & EQUITY	161,289	60,970	10,269	104,402	69,017	123,255	67,707	8,027	7,742	34,906

STATE CHARTERED BANKS
June 30, 1990

36 Reporting Figures in Thousands	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST	HOME CREDIT BANK	HOME MORTGAGE BANK	KEY BANK	LEVISTON STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	UNITED BANK	USAA CREDIT CARD BANK
ASSETS										
Cash and Due	1,063	1,481	779	377	51,022	4,597	3,192	1,900	2,412	520
Securities	7,018	590	281	357	181,991	17,595	23,540	4,315	1,100	2,655
Federal Funds Sold	1,100	250	0	0	0	2,525	1,075	0	3,993	0
Receivables (Net of Unearned)	11,706	12,495	8,470	10,026	605,855	16,584	43,223	17,636	11,722	99,979
LESS: Allowance for Losses	151	111	145	99	7,825	260	866	274	124	1,429
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	45	515	329	511	12,286	142	1,420	336	802	0
Other Real Estate Owned	57	177	84	1,123	4,313	0	448	224	235	0
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	0	0	972	0	0	71	0	0
Other Assets	498	389	169	480	23,586	740	1,114	448	276	1,120
TOTAL ASSETS	21,336	15,786	9,967	12,775	872,200	41,923	73,146	24,656	20,416	102,845
LIABILITIES										
Deposits	18,675	14,147	8,621	9,755	698,293	35,975	65,997	22,616	18,412	3,641
Federal Funds Purchased	0	0	0	2,675	101,300	0	0	100	0	0
Demand Notes Issued to U.S. Treasury	183	0	0	0	0	90	0	0	0	0
Other Borrowed Money	0	0	172	91	826	0	0	0	0	79,531
Mortgage Indebtedness	0	0	0	0	1,040	40	0	0	193	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	275	113	300	348	8,595	448	512	182	119	7,341
TOTAL LIABILITIES	19,133	14,260	9,093	12,869	810,054	36,553	66,509	22,898	18,724	90,513
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	400	0	0	0	0	700	0
Common Stock	100	702	500	250	2,625	300	228	307	450	0
Surplus	600	173	300	1,358	26,700	3,700	2,824	706	1,240	12,001
Undivided Profits	1,503	651	74	(2,102)	32,821	1,370	3,585	745	(698)	331
TOTAL EQUITY CAPITAL	2,203	1,526	874	(94)	62,146	5,370	6,637	1,758	1,692	12,332
TOTAL LIABILITIES & EQUITY	21,336	15,786	9,967	12,775	872,200	41,923	73,146	24,656	20,416	102,845

STATE CHARTERED BANKS
June 30, 1990

36 Reporting Figures in Thousands	U.S. BANK OF UTAH	UTAH BANK AND TRUST	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK	WEST ONE BANK
ASSETS							
Cash and Due	1,053	6,142	1,321	81,459	585	4,797	37,212
Securities	25	20,498	521	132,390	4,103	6,109	104,988
Federal Funds Sold	2,600	7,000	1,970	10,000	5,536	4,460	6,800
Receivables (Net of Unearned)	60,258	37,526	10,653	622,380	24,851	28,328	445,055
LESS: Allowance for Losses	458	620	143	12,695	404	371	5,924
Assets Held in Trading Accounts	0	0	0	0	0	0	302
Premises and Fixed Assets	114	676	424	19,896	373	1,054	18,580
Other Real Estate Owned	347	507	306	22,681	81	404	3,035
Investments in Unconsolidated Subs	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0
Intangible Assets	0	0	0	0	0	18	6,386
Other Assets	605	1,895	283	17,179	645	655	10,861
TOTAL ASSETS	64,544	73,624	15,335	893,290	35,770	45,454	627,295
LIABILITIES							
Deposits	46,754	64,180	13,941	796,573	31,190	41,399	481,003
Federal Funds Purchased	0	0	0	20,868	0	0	86,741
Demand Notes Issued to U.S. Treasury	0	0	0	133	524	0	7,464
Other Borrowed Money	10,431	0	0	0	0	0	1,000
Mortgage Indebtedness	0	0	12	2,277	64	25	806
Bank's Liability on Acceptances	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	700
Other Liabilities	488	484	116	10,017	762	412	5,162
TOTAL LIABILITIES	57,673	64,664	14,069	829,868	32,540	41,836	582,876
EQUITY CAPITAL							
Perpetual Preferred Stock	0	0	0	0	0	0	0
Common Stock	875	1,343	488	28,277	270	480	12,491
Surplus	5,349	4,657	217	25,906	620	2,454	29,041
Undivided Profits	647	2,960	561	9,239	2,340	684	2,887
TOTAL EQUITY CAPITAL	6,871	8,960	1,266	63,422	3,230	3,618	44,419
TOTAL LIABILITIES & EQUITY	64,544	73,624	15,335	893,290	35,770	45,454	627,295

NATIONALLY CHARTERED BANKS
June 30, 1990

7 Reporting Figures in Thousands	NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZIONS FIRST NATIONAL
ASSETS								
Cash and Due	708,438	9,505	102,630	3,067	1,719	308,174	1,036	282,307
Securities	1,304,342	940	320,274	5,821	2,284	606,676	11,947	356,400
Federal Funds Sold	353,964	10,320	60,000	5,900	400	86,178	1,050	190,116
Receivables (Net of Unearned)	4,703,875	119,162	488,669	34,844	14,706	2,300,567	9,007	1,736,920
LESS: Allowance for Losses	104,304	4,034	14,008	871	300	32,910	166	52,015
Assets Held in Trading Accounts	189,806	0	0	0	0	182,402	0	7,404
Premises and Fixed Assets	82,284	410	14,147	1,654	196	38,214	539	27,124
Other Real Estate Owned	39,733	962	3,491	1,569	112	11,115	164	22,320
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0
Customers' Liability	5,253	0	0	0	0	4,843	0	410
Intangible Assets	1,546	0	271	0	0	154	0	1,121
Other Assets	119,478	5,509	21,165	819	426	55,358	702	35,499
TOTAL ASSETS	7,404,415	142,774	996,639	52,803	19,543	3,560,771	24,279	2,607,606
LIABILITIES								
Deposits	5,745,883	129,793	833,212	46,771	16,016	2,569,494	21,763	2,128,834
Federal Funds Purchased	950,638	0	75,287	0	0	616,060	0	259,291
Demand Notes Issued to U.S. Treasury	38,637	0	10,297	0	0	28,136	204	0
Other Borrowed Money	107,269	0	0	0	0	75,959	0	31,310
Mortgage Indebtedness	3,459	0	154	8	0	0	0	3,297
Bank's Liability on Acceptances	5,253	0	0	0	0	4,843	0	410
Notes and Subordinated Debentures	17,685	0	3,083	0	0	5,002	0	9,600
Other Liabilities	85,326	1,905	10,364	699	194	38,421	134	33,609
TOTAL LIABILITIES	6,954,150	131,698	932,397	47,478	16,210	3,337,915	22,101	2,466,351
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	54,247	675	13,000	410	50	24,512	600	15,000
Surplus	134,880	7,677	16,071	2,500	400	82,381	600	25,251
Undivided Profits	261,138	2,724	35,171	2,415	2,883	115,963	978	101,004
TOTAL EQUITY CAPITAL	450,265	11,076	64,242	5,325	3,333	222,856	2,178	141,255
TOTAL LIABILITIES & EQUITY	7,404,415	142,774	996,639	52,803	19,543	3,560,771	24,279	2,607,606

CONSOLIDATED INCOME STATEMENT
STATE AND NATIONALLY CHARTERED BANKS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1990

36 State and 7 National Reporting Figures In Thousands	State	National
INTEREST INCOME		
Interest & Fee Income on Loans	12,200	886
Real Estate Loans	63,085	87,266
Installment Loans	36,127	57,930
Credit Cards	6,177	23,957
Commercial	45,911	80,231
Leasing	694	7,176
Interest on Balances Due	1,249	2,443
Securities	33,541	59,491
Interest on Assets in Trading Accounts	37	10,546
Interest on Federal Funds	4,482	12,321
TOTAL INTEREST INCOME	203,503	342,247
INTEREST EXPENSE		
Transaction Accounts	10,038	15,158
Money Market Accounts	20,043	29,943
Other Savings Accounts	8,568	11,506
Time CD's Greater Than $100,000	16,810	21,451
All Other Time CD's	42,456	74,492
Foreign Deposits, Edge Agreements, IBF's	0	3,001
Federal Funds Purchased	9,014	41,232
Demand Notes to U.S. Treasury	2,665	1,897
Interest on Mortgages	317	184
Notes & Debentures	74	786
TOTAL INTEREST EXPENSE	109,985	199,650
NET INTEREST INCOME	93,518	142,597
Provision for Loan Loss	10,997	20,971
NONINTEREST INCOME		
Fiduciary Accounts	962	9,007
Service Charges	13,776	18,635
Fees on Trading Accounts	70	2,481
Other	11,683	16,383
TOTAL NONINTEREST INCOME	26,491	46,506
Gains (Losses) on Securities	(1,260)	124
NONINTEREST EXPENSE		
Salaries & Employee Benefits	37,809	46,396
Premises & Fixed Assets	12,607	12,380
Other	32,792	61,707
TOTAL NONINTEREST EXPENSE	83,208	120,483
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	24,544	47,773
Applicable Income Taxes	6,260	15,124
Extraordinary Items (Net of Taxes)	396	0
NET INCOME	18,680	32,649

STATE CHARTERED BANKS
December 31, 1989

34 Reporting Figures in Thousands	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BONNEVILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK AND TRUST
ASSETS										
Cash and Due	341,167	3,522	1,282	9,911	2,602	1,069	3,692	1,325	4,234	5,037
Securities	795,593	37,139	3,021	20,116	42,974	99	4,891	65	6,923	33,528
Federal Funds Sold	128,991	7,800	4,700	4,050	4,100	3,100	7,200	2,050	2,500	0
Receivables (Net of Unearned)	2,716,385	34,645	12,097	91,938	37,165	10,602	31,328	15,137	43,467	62,499
LESS: Allowance for Losses	40,485	464	201	913	400	164	362	160	674	606
Assets Held in Trading Accounts	251	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	85,842	637	55	5,579	517	165	980	176	1,980	4,732
Other Real Estate Owned	41,569	551	675	234	90	114	378	181	1,535	506
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	13,056	0	0	0	0	0	0	0	0	57
Other Assets	83,171	1,071	848	2,403	1,915	187	728	644	1,484	3,212
TOTAL ASSETS	4,165,540	84,901	22,477	133,318	88,963	15,172	48,835	19,418	61,449	108,965
LIABILITIES										
Deposits	3,509,297	73,530	19,126	118,794	74,572	13,398	43,578	17,873	56,912	94,711
Federal Funds Purchased	233,419	0	0	3,942	135	0	0	0	0	500
Demand Notes Issued to U.S. Treasury	6,409	0	0	1,342	401	0	0	0	0	0
Other Borrowed Money	41,135	0	0	0	0	0	271	0	0	0
Mortgage Indebtedness	8,879	0	0	0	0	0	331	40	35	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	1,506	0	0	706	0	0	0	0	0	0
Other Liabilities	43,681	887	154	874	648	242	748	129	357	1,909
TOTAL LIABILITIES	3,844,326	74,417	19,280	125,658	75,756	13,640	44,928	18,042	57,304	97,120
EQUITY CAPITAL										
Perpetual Preferred Stock	771	0	0	0	0	0	0	71	0	0
Common Stock	60,008	125	50	3,231	210	425	500	850	1,212	528
Surplus	165,079	2,575	600	3,527	2,462	332	1,300	131	2,206	1,572
Undivided Profits	95,356	7,784	2,547	902	10,535	775	2,107	324	727	9,745
TOTAL EQUITY CAPITAL	321,214	10,484	3,197	7,660	13,207	1,532	3,907	1,376	4,145	11,845
TOTAL LIABILITIES & EQUITY	4,165,540	84,901	22,477	133,318	88,963	15,172	48,835	19,418	61,449	108,965

STATE CHARTERED BANKS
December 31, 1989

34 Reporting Figures in Thousands	CITIBANK UTAH	COMMUNITY FIRST BANK	COTTONWOOD SECURITY BANK	DESERET BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	FIRST PROFESSIONAL BANK	GOLDEN SPIKE BANK	GUARDIAN STATE BANK
ASSETS										
Cash and Due	8,212	5,670	3,965	7,548	4,833	7,871	4,965	368	1,111	4,869
Securities	100	33,425	19	35,963	15,418	14,188	2,931	0	1,200	143
Federal Funds Sold	4,045	0	650	75	2,850	2,600	1,300	2,550	600	4,350
Receivables (Net of Unearned)	165,876	19,609	3,262	56,804	40,161	81,898	50,614	4,787	4,129	23,274
LESS: Allowance for Losses	2,104	272	124	633	546	1,055	446	68	19	328
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	1,145	1,028	673	1,500	2,598	932	2,439	222	637	616
Other Real Estate Owned	436	179	65	448	929	2,544	98	0	0	265
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	2,521	0	0	0	0	0	100	0	125	0
Other Assets	6,350	968	101	1,425	1,201	1,327	806	134	139	577
TOTAL ASSETS	186,581	60,607	8,611	103,130	67,444	110,305	62,807	7,993	7,922	33,766
LIABILITIES										
Deposits	167,788	50,888	8,127	91,430	61,873	102,460	57,112	7,010	7,083	30,450
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	100	144	0	0	0	317	0	0	0	0
Other Borrowed Money	1,339	0	0	0	0	0	0	0	0	0
Mortgage Indebtedness	0	0	0	0	880	0	0	83	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	1,171	531	33	865	325	841	1,107	50	44	605
TOTAL LIABILITIES	170,398	51,563	8,160	92,295	63,078	103,618	58,219	7,143	7,127	31,055
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	1	385	300	100	767	200	505	810	90	800
Surplus	27,749	2,100	335	4,900	970	500	2,649	1,359	810	1,840
Undivided Profits	(11,567)	6,559	(184)	5,835	2,629	5,987	1,434	(1,319)	(105)	71
TOTAL EQUITY CAPITAL	16,183	9,044	451	10,835	4,366	6,687	4,588	850	795	2,711
TOTAL LIABILITIES & EQUITY	186,581	60,607	8,611	103,130	67,444	110,305	62,807	7,993	7,922	33,766

STATE CHARTERED BANKS
December 31, 1989

34 Reporting Figures in Thousands	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST	KEY BANK	LEVISTON STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	UNITED BANK	USAA CREDIT CARD BANK	U.S. BANK OF UTAH	UTAH BANK AND TRUST
ASSETS										
Cash and Due	706	1,504	73,898	5,044	2,780	1,578	2,057	456	424	7,452
Securities	6,561	631	181,767	17,109	23,017	4,054	1,099	1,102	0	24,315
Federal Funds Sold	1,900	916	0	3,300	2,800	1,500	4,324	0	3,050	1,000
Receivables (Net of Unearned)	11,147	11,621	575,724	16,314	40,822	16,264	10,912	41,272	46,098	36,643
LESS: Allowance for Losses	149	97	6,970	209	836	189	128	610	440	433
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	64	501	14,197	138	1,387	360	816	0	133	691
Other Real Estate Owned	57	179	1,844	0	342	331	370	0	306	615
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	0	0	1,021	0	0	0	0	0	0	0
Other Assets	397	370	22,179	645	985	463	241	628	536	1,697
TOTAL ASSETS	20,683	15,625	863,660	42,341	71,297	24,361	19,691	42,848	50,107	71,980
LIABILITIES										
Deposits	18,144	14,016	696,595	36,711	64,514	22,521	17,723	501	43,008	62,377
Federal Funds Purchased	0	0	94,398	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	66	0	1,000	54	0	0	0	0	0	0
Other Borrowed Money	0	0	521	0	0	0	0	38,970	28	0
Mortgage Indebtedness	0	0	3,041	48	0	0	207	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0	0	0	0
Other Liabilities	271	103	8,366	416	591	181	129	990	459	1,035
TOTAL LIABILITIES	18,481	14,119	803,921	37,229	65,105	22,702	18,059	40,461	43,495	63,412
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	700	0	0	0
Common Stock	100	702	2,625	300	228	302	450	1	875	1,343
Surplus	600	161	26,700	3,700	2,824	706	1,240	3,000	5,349	4,657
Undivided Profits	1,502	643	30,414	1,112	3,140	651	(758)	(614)	388	2,568
TOTAL EQUITY CAPITAL	2,202	1,506	59,739	5,112	6,192	1,659	1,632	2,387	6,612	8,568
TOTAL LIABILITIES & EQUITY	20,683	15,625	863,660	42,341	71,297	24,361	19,691	42,848	50,107	71,980

STATE CHARTERED BANKS
December 31, 1989

34 Reporting Figures in Thousands	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK	WEST ONE BANK
ASSETS					
Cash and Due	1,891	103,098	522	4,673	52,998
Securities	420	149,526	4,310	5,590	123,949
Federal Funds Sold	2,285	50,000	3,021	375	0
Receivables (Net of Unearned)	9,852	656,930	27,069	28,324	398,101
LESS: Allowance for Losses	143	13,849	404	324	6,165
Assets Held in Trading Accounts	0	0	0	0	251
Premises and Fixed Assets	425	19,633	390	1,088	19,408
Other Real Estate Owned	316	24,709	85	688	2,499
Investments in Unconsolidated Subs	0	0	0	0	0
Customers' Liability	0	0	0	0	0
Intangible Assets	0	0	0	5	9,227
Other Assets	358	18,086	762	574	9,730
TOTAL ASSETS	15,404	1,008,133	35,755	40,993	609,998
LIABILITIES					
Deposits	14,006	912,047	31,816	37,031	441,572
Federal Funds Purchased	0	18,967	0	0	115,477
Demand Notes Issued to U.S. Treasury	0	49	247	0	2,689
Other Borrowed Money	0	0	0	0	6
Mortgage Indebtedness	12	3,277	73	25	827
Bank's Liability on Acceptances	0	0	0	0	0
Notes and Subordinated Debentures	0	0	0	0	800
Other Liabilities	204	12,121	595	583	6,117
TOTAL LIABILITIES	14,222	946,461	32,731	37,639	567,488
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	475	28,277	270	480	12,491
Surplus	204	25,906	620	2,454	29,041
Undivided Profits	503	7,489	2,134	420	978
TOTAL EQUITY CAPITAL	1,182	61,672	3,024	3,354	42,510
TOTAL LIABILITIES & EQUITY	15,404	1,008,133	35,755	40,993	609,998

NATIONALLY CHARTERED BANKS
December 31, 1989

7 Reporting Figures in Thousands	NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZIONS FIRST NATIONAL
ASSETS								
Cash and Due	800,901	9,098	109,579	3,900	540	273,486	882	403,416
Securities	1,262,637	490	298,724	7,449	2,085	587,775	12,609	353,505
Federal Funds Sold	143,093	14,100	75,000	4,550	800	25,000	75	23,568
Receivables (Net of Unearned)	4,567,976	107,140	498,878	35,666	15,519	2,255,493	8,739	1,646,541
LESS: Allowance for Losses	102,367	4,095	13,214	410	79	31,210	167	53,192
Assets Held in Trading Accounts	209,878	0	0	0	0	191,752	0	18,126
Premises and Fixed Assets	83,147	412	14,902	1,695	159	38,011	547	27,421
Other Real Estate Owned	41,223	1,332	3,446	1,285	127	6,884	191	27,958
Investments in Unconsolidated Subs	0	0	0	0	0	0	0	0
Customers' Liability	5,505	0	0	0	0	4,999	0	506
Intangible Assets	481	0	322	0	0	159	0	0
Other Assets	139,148	6,084	18,759	1,051	357	59,374	678	52,845
TOTAL ASSETS	7,151,622	134,561	1,006,396	55,186	19,508	3,411,723	23,554	2,500,694
LIABILITIES								
Deposits	5,547,080	121,605	853,399	48,496	15,868	2,504,707	21,311	1,981,694
Federal Funds Purchased	1,000,897	0	70,186	0	0	629,042	0	301,669
Demand Notes Issued to U.S. Treasury	23,963	0	11,000	0	0	12,908	55	0
Other Borrowed Money	34,093	0	0	0	0	4,018	0	30,075
Mortgage Indebtedness	3,977	0	156	8	0	19	0	3,794
Bank's Liability on Acceptances	5,505	0	0	0	0	4,999	0	506
Notes and Subordinated Debentures	17,685	0	3,083	0	0	5,002	0	9,600
Other Liabilities	89,347	2,636	6,240	730	197	39,509	116	39,919
TOTAL LIABILITIES	6,722,547	124,241	944,064	49,234	16,065	3,200,204	21,482	2,367,257
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	53,935	675	13,000	410	50	24,200	600	15,000
Surplus	135,192	7,677	16,071	2,500	400	82,693	600	25,251
Undivided Profits	239,948	1,968	33,261	3,042	2,993	104,626	872	93,186
TOTAL EQUITY CAPITAL	429,075	10,320	62,332	5,952	3,443	211,519	2,072	133,437
TOTAL LIABILITIES & EQUITY	7,151,622	134,561	1,006,396	55,186	19,508	3,411,723	23,554	2,500,694

CONSOLIDATED INCOME STATEMENT
STATE AND NATIONALLY CHARTERED BANKS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1989

34 State and 7 National Reporting
Figures in Thousands

	State	National
INTEREST INCOME		
Interest & Fee Income on Loans	13,567	1,736
Real Estate Loans	119,198	169,285
Installment Loans	66,063	110,781
Credit Cards	11,096	42,759
Commercial	94,289	177,063
Leasing	1,151	12,180
Interest on Balances Due	4,122	17,558
Securities	61,821	95,477
Interest on Assets in Trading Accounts	62	8,497
Interest on Federal Funds	12,350	30,184
TOTAL INTEREST INCOME	383,719	665,520
INTEREST EXPENSE		
Transaction Accounts	19,897	29,693
Money Market Accounts	42,679	54,963
Other Savings Accounts	16,626	23,114
Time CD's Greater Than $100,000	33,675	48,461
All Other Time CD's	81,151	145,644
Foreign Deposits, Edge Agreements, IBF's	0	8,255
Federal Funds Purchased	17,595	75,493
Demand Notes to U.S. Treasury	1,816	2,823
Interest on Mortgages	886	469
Notes & Debentures	212	1,667
TOTAL INTEREST EXPENSE	214,537	390,582
NET INTEREST INCOME	169,182	274,938
Provision for Loan Loss	29,829	53,714
NONINTEREST INCOME		
Fiduciary Accounts	1,626	16,367
Service Charges	26,426	34,853
Fees on Trading Accounts	364	3,190
Other	20,003	41,372
TOTAL NONINTEREST INCOME	48,419	95,782
Gains (Losses) on Securities	(28)	(532)
NONINTEREST EXPENSE		
Salaries & Employee Benefits	74,300	87,593
Premises & Fixed Assets	25,652	24,708
Other	67,913	128,905
TOTAL NONINTEREST EXPENSE	167,865	241,206
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	19,879	75,268
Applicable Income Taxes	2,881	24,323
Extraordinary Items (Net of Taxes)	528	4,950
NET INCOME	17,526	55,895

THIS PAGE

INTENTIONALLY

LEFT BLANK

TRUST COMPANIES

DEPOSITORY INSTITUTIONS WITH TRUST POWERS AND TRUST COMPANIES

June 30, 1990

Name of Company/Address	City/Zip	Trust Manager
Bank of Utah 2605 Washington Blvd 625-3515	Ogden 84401	Richard J. Carroll
Central Bank and Trust 202 South Main 489-9466	Springville 84663	David W. MacBeth
Deseret Trust Company 10 East South Temple 363-2941	Salt Lake City 84133	Harvey S. Glade
Fidelity U. S. Depository Trust Company 175 East 400 South, Suite 320 534-3184	Salt Lake City 84111	Joe Elliss
Holladay Bank and Trust 2020 East 4800 South 272-4275	Salt Lake City 84117-5171	Ronald Spratling, Jr.
Key Trust of Utah 50 South Main Street 535-1183	Salt Lake City 84130	Richard Hammarsten
Steiner Trust Company 505 East South Temple 328-8831	Salt Lake City 84110	Carol S. McCormick
Valley Bank and Trust Company 185 South State 481-5000	Salt Lake City 84111	Rex. G. Wheeler
West One Trust Company 107 South Main Street 534-6085	Salt Lake City 84111-2005	Michael W. Giesa

CHANGES IN DEPOSITORY INSTITITIONS WITH TRUST POWERS AND TRUST COMPANIES

TRUST COMPANIES:	June 30, 1989	June 30, 1990
Number of Companies with Trust Powers	8	9

Trust Powers Approved:	Location	Date
Fidelity U. S. Depository Trust Company	Salt Lake City	09-06-89

National Banks With Trust Powers:

First Interstate Bank of Utah, N.A. . . . . Salt Lake City
First Security Bank of Utah, N.A. . . . . Ogden
Zions First National Bank . . . . . Salt Lake City

DESERET TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1990

ASSETS	$ Amount
Cash and due from banks	84,317
Investments	310,334
Trust fees receivable	68,148
Due from affiliates	0
Due from trust accounts	40,000
Asset accruals	5,308
Prepaid expenses	23,286
Net premises and equipment	48,224
Intangible assets	0
Other assets	11,822
Total Assets	591,439

LIABILITIES	
Accounts payable	25,142
Due to affiliates	5,367
Due to trust accounts	0
Liability accruals	6,526
Borrowings	0
Other liabilities	31,039
Deferred income taxes	0
Total Liabilities	68,074

EQUITY CAPITAL	
Total Capital	523,365
Total Liabilities and Capital	591,439

STEINER TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1990

ASSETS	$ Amount
Cash and equivalents	91,598
Investments	0
Trust fees receivable	0
Due from affiliates	0
Due from trust accounts	0
Asset accruals	0
Prepaid expenses	626
Net premises and equipment	0
Intangible assets	0
Other assets	0
Total Assets	92,224

LIABILITIES	
Accounts payable	0
Due to affiliates	0
Due to trust accounts	0
Liability accruals	0
Borrowings	0
Other liabilities	0
Deferred income taxes	0
Total Liabilities	0

EQUITY CAPITAL	
Common stock	25,000
Surplus	15,000
Undivided earnings	52,224
Total Capital	92,224
Total Liabilities and Capital	92,224

WEST ONE TRUST COMPANY

STATEMENT OF CONDITION

As of June 30, 1990

ASSETS	$ Amount
Cash and equivalents	67,978
Investments	470,753
Trust fees receivable	379,344
Due from affiliates	0
Due from trust accounts	0
Asset accruals	0
Prepaid expenses	0
Net premises and equipment	193,813
Intangible assets	0
Other assets	108,527
Total Assets	1,220,415

LIABILITIES	
Accounts payable	0
Due to affiliates	0
Due to trust accounts	0
Liability accruals	48,000
Borrowings	0
Other liabilities	0
Deferred income taxes	(3,776)
Total Liabilities	44,224

EQUITY CAPITAL	
Common stock	150,000
Surplus	400,000
Undivided earnings	626,191
Total Capital	1,176,191
Total Liabilities and Capital	1,220,415

SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

June 30, 1990

Name of State Association/Address	City/Zip	Organized	President	Secretary
First Charter Savings Bank, dba Heritage Savings Bank 95 East Tabernacle 628-0433	St. George 84770	1917	Richard M. Mathis	Bonnie Jean Beesley
Logan Savings and Loan Assn. 399 North Main 753-8010	Logan 84321	1913	E. Jay Berry	Richard L. Bracken
*Payson Building and Loan Society P O Box 68 465-2900	Payson 84651	1920	Gary Hansen	Sherman Loveless
United Savings Bank 4185 Harrison Blvd 627-1810	Ogden 84409	1956	Paul Neuenshwander	La Verne Neilson

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

June 30, 1990

Name of Federal Association/Address	City/Zip	President	Secretary
Crossland Savings, a Federal Savings Bank 41 East 100 South 350-9600	Salt Lake City 84111	C. J.Sumner	Kathy Schirmer
FirstFed America Bank, a Federal Savings Bank 198 No. Main 752-0888	Logan 84321	Ronald G. Barnes	Brad L. Hales
First Federal Savings Bank 60 East South Temple 533-8600	Salt Lake City 84111	G. R. Christensen	Ralph P. Neilson
Ogden First Federal Savings and Loan Assn. 2425 Washington Blvd 621-0100	Ogden 84401	Jack C. Sargent	Georgia S. Goodell

*Indicates not insured by Savings Association Insurance Fund (SAIF)

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

June 30, 1990

Name of Federal Association/Address	City/Zip	President	Secretary
Olympus Bank, a Federal Savings Bank 127 East 3300 South 467-0501	Salt Lake City 84115	A. Blaine Huntsman	Eleanor L. Lloyd
Williamsburg Federal Savings Bank 72 South Main Street 355-5841	Salt Lake City 84101	Jerry Melton	Managing Agent

FOREIGN SAVINGS AND LOAN ASSOCIATION WITH BRANCHES IN UTAH

June 30, 1990

Name of Foreign Association/Address	City/Zip	President	Secretary
Americity Federal Savings Bank 257 East 200 South 596-1003	Salt Lake City 84111	James C. Jarocki	Kathleen Bernier
Benjamin Franklin Federal Savings and Loan Assn. 5471 South 4015 West 966-7000	Salt Lake City 84118	J. Alan Blodgett	Managing Agent
Pacific First Bank, a Federal 77 West 200 South 531-5100	Salt Lake City 84101	William D. Pettit Jr.	Theodore M. Johnson, Jr.
Sandia Federal Savings and Loan Assn. 125 South Main 322-9000	Salt Lake City 84111	Kent Boyd	Managing Agent

BRANCHES OF

FOUR STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

NINE BRANCHES

June 30, 1990

Name of Association Branch	City	County
First Charter Savings Bank dba		
Heritage Savings and Loan Association	St. George	Washington
Olympus	Salt Lake City	Salt Lake
ZCMI Center	Salt Lake City	Salt Lake
Logan Savings & Loan Association	Logan	Cache
Tremonton	Tremonton	Box Elder
Payson Building and Loan Society	Payson	Utah
United Savings Bank	Ogden	Weber
Bountiful	Bountiful	Davis
Layton	Layton	Davis
West Jordan	West Jordan	Salt Lake
Salt Lake	Salt Lake City	Salt Lake
Fort Union	Salt Lake City	Salt Lake
Ogden	Ogden	Weber
IDAHO		
Idaho Falls	Idaho Falls	

CHANGES IN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

STATE SAVINGS AND LOAN ASSNS. AND BRANCHES:	June 30, 1989	June 30, 1990
State Savings/Building and Loan Associations	6	4
Branches	15	9
Branches approved but not opened	0	0
Foreign Savings and Loan Association	1	0

Branches Closed:	Location	Date
Logan Savings and Loan Association	South Main	12-22-89

Branches Approved and Opened:		Approved	Opened
First Charter Savings Bank dba Heritage Savings Bank	ZCMI Center	05-25-90	05-25-90

Charter Conversion:	Date
Home Savings Bank's charter was converted to a state chartered bank, Home Mortgage Bank	06-15-90
Williamsburg Savings Bank was converted to a Federal Savings Bank	01-26-90

Name Changes:	To	
First Charter Savings Bank dba Heritage Savings and Loan Association	First Charter Savings Bank dba Heritage Savings Bank	05-25-90

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
June 30, 1990

4 Reporting Figures in Thousands	TOTAL STATE S&L/SB	HERITAGE SAVINGS AND LOAN	LOGAN SAVINGS AND LOAN	PAYSON BUILDING AND LOAN	UNITED SAVINGS BANK
ASSETS					
Cash, Deposits and Investment Securities.....	54,045	25,614	13,355	45	15,031
Mortage:					
Pool Securities.....	41,648	32,598	1,001	0	8,049
Mortage Loans.....	295,228	21,342	47,006	75	226,805
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process.....	58,355	1,938	1,302	0	55,115
Nonmortage:					
Commercial Loans.....	14,660	175	0	0	14,485
Consumer Loans.....	18,534	298	1,986	0	16,250
Accrued Interest Receivable.....	240	6	20	0	214
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process.....	212	0	0	0	212
Real Estate:					
Repossessed (OREO).....	18,930	689	195	0	18,046
Held for Investment.....	21,856	367	46	0	21,443
LESS: Valuation Allowances.....	2,798	266	0	0	2,532
Investment In Service Corps and Subsidiaries.....	26,331	4,370	2,492	0	19,469
Office Premises and Equipment.....	6,205	667	2,348	0	3,190
Other Assets.....	18,168	11,852	754	3	5,559
TOTAL ASSETS.....	454,480	95,774	67,901	123	290,682
LIABILITIES					
Deposits.....	346,391	65,880	54,207	79	226,225
Advances from FHLBank.....	23,500	0	4,800	0	18,700
Other Borrowings.....	39,135	23,515	5,500	0	10,120
Other Liabilities.....	9,379	1,207	851	0	7,321
TOTAL LIABILITIES.....	418,405	90,602	65,358	79	262,366
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	635	400	0	0	235
Paid-in Surplus.....	3,823	3,673	0	0	150
Unrealized Losses on Marketable Securities.....	0	0	0	0	0
Retained Earnings.....	31,617	1,099	2,543	44	27,931
TOTAL EQUITY CAPITAL.....	36,075	5,172	2,543	44	28,316
TOTAL LIABILITIES AND EQUITY CAPITAL.....	454,480	95,774	67,901	123	290,682

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS
June 30, 1990

6 Reporting Figures in Thousands	TOTAL FEDERAL S&L/SB	CROSSLAND SAVINGS	FIRSTFED AMERICA BANK	FIRST FEDERAL SAVINGS	ODGEN FIRST FEDERAL	OLYMPUS BANK	WILLIAMS-BURG SAVINGS
ASSETS							
Cash, Deposits and Investment Securities	332,844	175,968	7,856	48,466	5,365	57,725	37,464
Mortage:							
Pool Securities	1,441,464	1,209,518	0	46,844	953	151,860	32,289
Mortage Loans	2,051,566	1,250,941	26,708	194,396	128,850	279,795	170,876
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	67,747	29,791	1,031	9,626	4,443	5,816	17,040
Nonmortage:							
Commercial Loans	30,707	18,282	3,355	216	80	7,261	1,513
Consumer Loans	66,829	49,414	216	9,982	761	826	5,630
Accrued Interest Receivable	1,126	883	0	114	23	33	73
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	5,243	3,910	(285)	120	30	1,235	233
Real Estate:							
Repossessed (OREO)	71,130	37,754	496	628	8,192	21,138	2,922
Held for Investment	26,900	23,615	0	2,174	887	0	224
LESS: Valuation Allowances	1,903	0	133	0	362	1,000	408
Investment In Service Corps and Subsidiaries	41,860	33,377	0	1,507	699	138	6,139
Office Premises and Equipment	68,740	43,929	760	6,788	1,346	6,369	9,548
Other Assets	70,647	40,750	1,627	4,472	2,778	8,106	12,914
TOTAL ASSETS	4,128,920	2,850,730	40,139	305,841	145,099	525,200	261,911
LIABILITIES							
Deposits	2,208,161	1,377,114	29,243	169,718	110,940	297,202	223,944
Advances from FHLBank	442,400	200,000	4,000	63,350	21,650	94,600	58,800
Other Borrowings	933,078	771,576	0	54,405	4,206	102,889	2
Other Liabilities	66,883	44,706	1,175	4,431	3,099	10,276	3,196
TOTAL LIABILITIES	3,650,522	2,393,396	34,418	291,904	139,895	504,967	285,942
EQUITY CAPITAL							
Perpetual Preferred Stock	0	0	0	0	0	0	0
Common Stock	1,161	11	0	1,150	0	0	0
Paid-in Surplus	673,690	651,235	5,400	5,241	0	11,814	0
Unrealized Losses on Marketable Securities	(370)	0	0	(370)	0	0	0
Retained Earnings	(196,083)	(193,912)	321	7,916	5,204	8,419	(24,031)
TOTAL EQUITY CAPITAL	478,398	457,334	5,721	13,937	5,204	20,233	(24,031)
TOTAL LIABILITIES AND EQUITY CAPITAL	4,128,920	2,850,730	40,139	305,841	145,099	525,200	261,911

FEDERALLY CHARTERED FOREIGN SAVINGS AND LOAN ASSOCIATIONS
June 30, 1990

4 Reporting Figures in Thousands	TOTAL FOREIGN FS&L/FSB	AMERICITY	BENJAMIN FRANKLIN	PACIFIC FIRST	SANDIA
ASSETS					
Cash, Deposits and Investment Securities	981,193	106,927	453,436	340,882	79,948
Mortage:					
Pool Securities	1,623,869	3,352	999,407	621,095	15
Mortage Loans	8,055,715	191,595	2,096,815	5,395,293	372,012
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	1,039,621	15,106	164,631	719,952	139,932
Nonmortage:					
Commercial Loans	154,058	3,706	640	88,312	61,400
Consumer Loans	640,523	2,980	181,272	447,203	9,068
Accrued Interest Receivable	8,077	19	1,258	5,891	909
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	60,221	95	961	23,966	35,199
Real Estate:					
Repossessed (OREO)	348,155	177,056	16,476	43,846	110,777
Held for Investment	86,167	2,959	0	81,199	2,009
LESS: Valuation Allowances	15,846	315	4,264	573	10,694
Investment In Service Corps and Subsidiaries	182,554	4,105	66,437	104,847	7,165
Office Premises and Equipment	85,153	1,324	23,850	47,631	12,348
Other Assets	480,203	21,354	112,786	332,459	13,604
TOTAL ASSETS	11,529,979	499,861	3,782,521	6,764,167	483,430
LIABILITIES					
Deposits	8,205,607	267,107	2,734,431	4,225,859	978,210
Advances from FHLBank	2,581,848	164,500	760,201	1,516,747	140,400
Other Borrowings	1,154,602	43,627	397,791	566,883	146,301
Other Liabilities	233,082	8,831	71,828	108,584	43,839
TOTAL LIABILITIES	12,175,139	484,065	3,964,251	6,418,073	1,308,750
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	15,268	83	7,705	7,480	0
Paid-in Surplus	370,653	11,382	38,019	321,252	0
Unrealized Losses on Marketable Securities	0	0	0	0	0
Retained Earnings	(1,031,081)	4,331	(227,454)	17,362	(825,320)
TOTAL EQUITY CAPITAL	(645,160)	15,796	(181,730)	346,094	(825,320)
TOTAL LIABILITIES AND EQUITY CAPITAL	11,529,979	499,861	3,782,521	6,764,167	483,430

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED SAVINGS/BUILDINGS AND LOAN ASSOCIATIONS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1990

4 Reporting
Figures in Thousands

INCOME STATEMENT

Interest Income	11,262
Interest Expense	6,960
NET INTEREST INCOME	4,302
Net Provision for Losses	1,017
Noninterest Income	1,805
Noninterest Expense	3,059
INCOME BEFORE SALE OF ASSETS	2,031
Gain on Sale of Assets	645
Loss on Sale of Assets	49
Income Tax	795
INCOME BEFORE EXTRAORDINARY ITEMS	1,832
Extraordinary Items	(630)
NET INCOME	1,202

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
December 31, 1989

6 Reporting Figures in Thousands	TOTAL STATE S&L/SB	HERITAGE SAVINGS AND LOAN	HOME SAVINGS BANK	LOGAN SAVINGS AND LOAN	PAYSON BUILDING AND LOAN	UNITED SAVINGS BANK	WILLIAMS-BURG SAVINGS
ASSETS							
Cash, Deposits and Investment Securities	96,782	14,299	765	11,039	40	24,267	46,372
Mortage:							
Pool Securities	69,159	22,008	551	448	0	9,787	36,365
Mortage Loans	538,360	24,825	15,623	44,339	96	249,689	203,788
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	111,539	715	3,638	879	0	83,158	23,149
Nonmortage:							
Commercial Loans	16,745	245	100	0	0	14,421	1,979
Consumer Loans	24,856	148	91	2,158	0	15,398	7,061
Accrued Interest Receivable	136	4	4	17	0	0	111
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	742	0	1	0	0	300	441
Real Estate:							
Repossessed (OREO)	22,659	884	2,057	195	0	16,913	2,610
Held for Investment	21,085	0	0	46	0	20,815	224
LESS: Valuation Allowances	2,516	137	558	0	0	1,489	332
Investment In Service Corps and Subsidiaries	30,359	5,188	1	1,737	0	19,867	3,566
Office Premises and Equipment	16,918	698	524	2,333	0	3,243	10,120
Other Assets	36,103	5,932	605	530	8	6,782	22,246
TOTAL ASSETS	758,365	73,379	16,124	61,963	144	296,235	310,520
LIABILITIES							
Deposits	576,241	33,770	12,175	51,295	95	221,799	257,107
Advances from FHLBank	105,425	14,200	3,025	5,000	0	18,400	64,800
Other Borrowings	30,965	20,363	139	2,774	0	7,687	2
Other Liabilities	26,840	1,348	644	298	0	20,126	4,424
TOTAL LIABILITIES	739,471	69,681	15,983	59,367	95	268,012	326,333
EQUITY CAPITAL							
Perpetual Preferred Stock	400	0	400	0	0	0	0
Common Stock	3,842	400	250	0	0	235	2,957
Paid-in Surplus	8,555	3,673	1,358	0	0	150	3,374
Unrealized Losses on Marketable Securities	0	0	0	0	0	0	0
Retained Earnings	6,097	(375)	(1,867)	2,596	49	27,838	(22,144)
TOTAL EQUITY CAPITAL	18,894	3,698	141	2,596	49	28,223	(15,813)
TOTAL LIABILITIES AND EQUITY CAPITAL	758,365	73,379	16,124	61,963	144	296,235	310,520

FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATIONS
December 31, 1989

8 Reporting Figures in Thousands	TOTAL FEDERAL S&L/FSB	AMERICAN SAVINGS	CROSSLAND SAVINGS	DESERET FEDERAL	FIRST FEDERAL SAVINGS	FIRSTFED AMERICA BANK	MOUNTAIN-WEST	OGDEN FIRST FEDERAL	OLYMPUS BANK
ASSETS									
Cash, Deposits and Investment Securities	547,118	106,539	298,334	9,317	38,699	5,323	15,904	7,903	65,099
Mortage:									
Pool Securities	1,953,102	380,381	1,296,056	13,913	58,315	359	20,470	2,125	181,483
Mortage Loans	3,180,185	1,105,803	1,223,440	90,904	177,449	26,791	118,601	133,519	303,678
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	156,625	76,148	42,946	4,477	7,240	1,466	9,950	4,203	10,195
Nonmortage:									
Commercial Loans	46,820	12,139	16,092	0	407	3,764	648	83	13,687
Consumer Loans	182,518	102,203	58,746	8,856	8,834	173	1,814	803	1,089
Accrued Interest Receivable	3,404	1,840	1,030	109	119	0	67	21	218
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	11,576	7,731	2,425	0	188	(317)	39	0	1,510
Real Estate:									
Repossessed (OREO)	110,667	36,123	33,559	6,564	1,046	489	4,785	5,728	22,373
Held for Investment	60,121	35,812	18,965	0	2,182	0	1,100	2,062	0
LESS: Valuation Allowances	17,920	6,721	0	4,704	0	160	0	239	6,096
Investment In Service Corps and Subsidiaries	12,489	151	6,156	10	1,467	0	3,750	733	222
Office Premises and Equipment	84,760	19,012	43,039	3,962	6,858	804	3,200	1,389	6,496
Other Assets	117,399	39,033	39,270	5,652	4,306	1,740	10,831	3,984	12,583
TOTAL ASSETS	6,112,462	1,748,436	2,989,316	130,106	292,254	38,134	171,181	153,908	589,127
LIABILITIES									
Deposits	3,793,484	1,277,118	1,546,564	154,507	167,882	27,699	173,006	113,332	333,376
Advances from FHLBank	1,117,135	519,500	279,250	66,000	69,735	4,000	47,550	28,500	102,600
Other Borrowings	1,032,921	191,414	673,558	1,049	37,866	10	778	3,305	124,941
Other Liabilities	67,873	19,065	30,092	1,499	3,371	771	3,254	2,008	7,813
TOTAL LIABILITIES	6,011,413	2,007,097	2,529,464	223,055	278,854	32,480	224,588	147,145	568,730
EQUITY CAPITAL									
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0
Common Stock	1,162	0	11	0	1,150	0	0	0	1
Paid-in Surplus	673,690	0	651,235	0	5,241	5,400	0	0	11,814
Unrealized Losses on Marketable Securities	0	0	0	0	0	0	0	0	0
Retained Earnings	(573,803)	(258,661)	(191,394)	(92,949)	7,009	254	(53,407)	6,763	8,582
TOTAL EQUITY CAPITAL	101,049	(258,661)	459,852	(92,949)	13,400	5,654	(53,407)	6,763	20,397
TOTAL LIABILITIES AND EQUITY CAPITAL	6,112,462	1,748,436	2,989,316	130,106	292,254	38,134	171,181	153,908	589,127

FEDERALLY CHARTERED FOREIGN SAVINGS AND LOAN ASSOCIATIONS
December 31, 1989

3 Reporting Figures in Thousands	TOTAL FOREIGN FS&L/FSB	AMERICITY	BENJAMIN FRANKLIN	WESTERN
ASSETS				
Cash, Deposits and Investment Securities	2,007,056	116,681	851,905	1,038,470
Mortage:				
Pool Securities	1,842,309	28,307	1,308,900	505,102
Mortage Loans	3,801,360	159,336	2,284,630	1,357,394
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	485,640	5,520	189,825	290,295
Nonmortage:				
Commercial Loans	436,846	3,630	5,090	428,126
Consumer Loans	650,718	3,432	208,692	438,594
Accrued Interest Receivable	21,466	369	1,577	19,520
LESS: Valuation Allowances, Unamortized Yield Adjustments and Loans In Process	265,852	261	1,417	264,174
Real Estate:				
Repossessed (OREO)	977,410	154,514	23,571	799,325
Held for Investment	548,554	28,920	73	519,561
LESS: Valuation Allowances	690,363	97	9,128	681,138
Investment In Service Corps and Subsidiaries	217,315	3,546	68,514	145,255
Office Premises and Equipment	138,434	4,012	25,721	108,701
Other Assets	513,868	27,194	389,839	96,835
TOTAL ASSETS	9,713,481	524,063	4,968,142	4,221,276
LIABILITIES				
Deposits	7,623,405	245,103	3,213,813	4,164,489
Advances from FHLBank	1,277,885	164,500	938,385	175,000
Other Borrowings	1,796,321	93,589	610,708	1,092,024
Other Liabilities	258,875	6,519	50,027	202,329
TOTAL LIABILITIES	10,956,486	509,711	4,812,933	5,633,842
EQUITY CAPITAL				
Perpetual Preferred Stock	0	0	0	0
Common Stock	7,788	83	7,705	0
Paid-in Surplus	49,401	11,382	38,019	0
Unrealized Losses on Marketable Securities	0	0	0	0
Retained Earnings	(1,300,194)	2,887	109,485	(1,412,566)
TOTAL EQUITY CAPITAL	(1,243,005)	14,352	155,209	(1,412,566)
TOTAL LIABILITIES AND EQUITY CAPITAL	9,713,481	524,063	4,968,142	4,221,276

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED SAVINGS/BUILDINGS AND LOAN ASSOCIATIONS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1989

6 Reporting
Figures in Thousands

INCOME

Interest on Loans	17,017
Loan Fees and Service Charges	1,003
Loan Servicing Fees	881
Other Operating Income	(322)
TOTAL OPERATING INCOME	18,579
Non-Operating Income	304
TOTAL INCOME	18,883

EXPENSES

General and Administrative Expenses	6,377
Dividend Interest Expenses:	
Interest on Savings Accounts	11,065
Advance Payments by Borrowers For Taxes and Insurance	0
FHLB Advances Expense	2,683
Interest on Subordinated Debentures	0
Interest on Mortgage Backed Bonds	0
Interest on Other Borrowed Money	911
TOTAL INTEREST EXPENSE	14,659
Non-Operating Expenses	21,098
Income Taxes	(149)
TOTAL EXPENSES	41,985
NET INCOME (or Loss)	(23,102)

THIS PAGE

INTENTIONALLY

LEFT BLANK

INDUSTRIAL LOAN CORPORATIONS

INDUSTRIAL LOAN CORPORATIONS

June 30, 1990

Name of Corporation/Address	City/Zip	Organized	President	Secretary
American Express Resource Corporation 6985 Union Park Cntr, Suite 205 562-8501	Midvale 84047	1989	R. Craig Hoenshell	Stephen P. Norman
American General Financial Center 2129 South 700 East 486-1077	Salt Lake 84106	1984	Roy W. Haley	Gary M. Smith
American Investment Financial 820 East 9400 South 572-1633	Sandy 84070	1979	K. Eric Gardner	Thomas L. Monson
Commercial Credit Plan, Inc. Box 57889 252 E. 6400 South 263-3111	Murray 84107	1976	John B. Duvall III	A. K. McClung, Jr.
Dreyfus Thrift & Commerce Co. #5 Triad, Suite 470 328-4821	Salt Lake 84180	1988	Phillip L. Toia	Alan M. Eisner
Fidelity U. S. Depository Trust Company 175 East 400 South Suite 320 534-3184	Salt Lake 84111	1988	Jeffrey D. Robinson	Kenneth J. McDonald
GMAC Capital Corporation 4001 So. 700 East, Suite 380 266-1198	Salt Lake 84107	1989	Ralph J. Hall	Kathleen M. Stapleton
Governor Financial Company 529 East So. Temple 322-3322	Salt Lake 84102	1980	K. Eric Gardner	Thomas L. Monson
Great Western Thrift and Loan 81 West 3300 South 467-7029	Salt Lake 84115	1975	Wayne L. Evans	J. Valdes-Cugat
IDS Deposit Corporation 6985 Union Park Center, Suite 450 565-5000	Midvale 84047	1989	Peter A. Lefferts	Curtis B. Ellis

INDUSTRIAL LOAN CORPORATIONS

June 30, 1990

Name of Corporation/Address	City/Zip	Organized	President	Secretary
Liberty Financial Corporation 326 South 500 East 355-7411	Salt Lake 84102	1956	Ray Phillips	Wayne Evans
Merrill Lynch National Financial 60 E. South Temple, Suite 630 363-9850	Salt Lake 84101	1988	Helen L. Duffin	Anthony J. Busacca, Jr.
MountainWest Financial 855 East 9400 South 537-1144	Sandy 84070	1990	David C. Richard	Michael J. Hartigan, Jr.
St. George Finance, dba St. George Thrift & Loan 10 North 400 East 628-3695	St. George 84770	1977	Richard J. Ball	David Clove
USAA Financial Services Association 2060 East 2100 South 467-1998	Salt Lake 84109	1988	Kenneth H. Petersen	Jack M. Antonini
Utah Financial Services dba Utah Financial Thrift and Loan 4626 Highland Dr. 278-4461	Holladay 84117	1978	John C. Jarman	William C. Weyher
Valley Loan Corporation 4748 South Redwood Road 298-9093	Salt Lake 84107	1957	Robert I. Bowles	Wayne C. Player

BRANCHES OF

SEVENTEEN INDUSTRIAL LOAN CORPORATIONS

SEVEN BRANCHES

June 30, 1990

Name of Industrial Loan Branch	City	County
American Express Resource Corporation	Salt Lake City	Salt Lake
American General Financial Center	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Ogden	Ogden	Weber
Provo	Provo	Utah
Riverdale	Ogden	Weber
American Investment Financial	Salt Lake	Salt Lake
Commercial Credit Plan, Inc.	Murray	Salt Lake
Ogden	Ogden	Weber
Dreyfus Thrift & Commerce Company	Salt Lake City	Salt Lake
Fidelity U.S. Depository Trust Company	Salt Lake City	Salt Lake
GMAC Capital Corporation	Salt Lake City	Salt Lake
Governor Financial Company	Salt Lake City	Salt Lake
Great Western Thrift and Loan	Salt Lake City	Salt Lake
Holladay	Holladay	Salt Lake
Ogden	Ogden	Weber
IDS Deposit Corp.	Salt Lake City	Salt Lake
Liberty Financial Corporation	Salt Lake City	Salt Lake
Merrill Lynch National Financial	Salt Lake City	Salt Lake
MountainWest Financial	Sandy	Salt Lake
St. George Finance, dba St. George Thrift & Loan	St. George	Washington
USAA Financial Services Association	Salt Lake City	Salt Lake
Utah Financial Services dba Utah Financial Thrift and Loan	Holladay	Salt Lake
Valley Loan Corporation	Salt Lake City	Salt Lake

CHANGES IN INDUSTRIAL LOAN CORPORATIONS

INDUSTRIAL LOANS AND BRANCHES:	June 30, 1989	June 30, 1990
Industrial Loans	18	17
Branches	8	7
Branches approved but not opened	0	1
Charters operative but not used	3	4

Branches Closed:	Location	Date
American General	Salt Lake	11-30-89

Charter Change:	Date
Home Credit Financial merged into its parent, Home Credit Corporation and transferred all assets and liabilities into a newly approved state-chartered bank, Home Credit Bank. On March 6, 1990, Home Credit Corporation sold its industrial loan charter to Advanta Corporation.	03-01-90

Charters Operative But Not Used:

Thrift	Purchased By	Date
Capitol Thrift & Loan	Americity Federal Savings Bank	10-07-87
Charter Thrift & Loan	First Deposit Bank	05-05-87
Foothill Financial	Oliver Financial	12-05-87
Home Credit Financial	Advanta Corporation	03-06-90

Main Office Relocation:	To	Date
American Express Resource Corporation	6985 Union Park Center, Midvale	04-16-90

Names Changes:	To	Date
Fidelity U. S. Depository Company	Fidelity U. S. Depository Trust Company	12-21-89
ILC Corporation	American Express Resource Corporation	04-03-90
Peoples First Thrift	American General Financial Center	04-01-90

Purchase and Assumption:	Date
MountainWest Financial acquired the industrial loan charter and assumed all the deposit liabilities of Basin Loans, Inc. Simultaneously, MountainWest relocated its main office to Sandy with the purchase of some of the assets and assumption of some of the liabilities of MountainWest Savings, A Federal Savings and Loan Association in a Resolution Trust Corporation (RTC) transfer.	05-21-90

FIVE INDUSTRIAL LOAN CORPORATIONS IN LIQUIDATION

June 30, 1990

Name of Corporation	City	Date of Possession	Percentage of Deposits Returned to Depositors
Charter Thrift and Loan Grant Thornton, Receiver/Liquidator	Bountiful	12/22/86	* 80%
Commerce Financial, dba Commerce First Thrift Lawrence H. Miller, Receiver/Liquidator	Salt Lake	12/22/86	* 80%
Copper State Thrift and Loan Grant Thornton, Receiver/Liquidator	Salt Lake	12/22/86	* 80%
USA Financial Corp., dba Interlake Thrift Grant Thornton, Receiver/Liquidator	Salt Lake	8/29/86	* 80%
Western Heritage Thrift and Loan Grant Thornton, Receiver/Liquidator	Salt Lake	9/22/86	* 80%

* A class action suit, "Plumb et al. v. State of Utah et al.", Third District Court, State of Utah, No. C-87-4879 was settled in November of 1988 after the legislature passed and the Governor signed legislation to provide financial assistance to depositors of the companies in liquidation. Settlement funds totaling $44 million came from the following sources: $10 million from the State of Utah's General Fund, $15 million from the State of Utah's General Fund in exchange for a share in the liquidation proceeds, and $19 million from the State's insurance carriers. The distribution of the funds occurred on December 20, 1988. Funds were distributed to depositors on a pro rata basis with the result that all depositors of the liquidating thrifts have now received the same percentage of their July 31, 1986 account balances. The distribution percentage is at least 80%. There were no distributions during the period. There was a distribution on July 31, 1990 after the period of the annual report.

FIVE INDUSTRIAL LOAN CORPORATIONS

IN LIQUIDATION

STATEMENT OF CONDITION

June 30, 1990

Figures in Thousands

ASSETS

Name of Corporation	Cash	Net Receivables	Other Investments	Real Estate Owned	Other Assets	Total Assets
Charter Thrift & Loan	370	303	3	311	1	988
Commerce Financial	(14)	7,096	2,726	106	1,277	11,191
Copper State Thrift & Loan	1,334	658	31	992	2	3,017
USA Financial Corp. dba Interlake Thrift	1,675	2,050	22	2,092	15	5,854
Western Heritage Thrift & Loan	1,811	623	56	408	4	2,902
TOTALS	5,176	10,730	2,838	3,909	1,299	23,952

LIABILITIES

Name of Corporation	Thrift Certificates	Notes Payables	Other Liabilities	Equity	Liabilities And Capital
Charter Thrift & Loan	2,707	1,358	97	(3,174)	988
Commerce Financial	16,916	1,817	170	(7,712)	11,191
Copper State Thrift & Loan	5,389	3,304	156	(5,832)	3,017
USA Financial Corp. dba Interlake Thrift	7,453	2,612	2	(4,213)	5,854
Western Heritage Thrift & Loan	3,234	869	0	(1,201)	2,902
TOTALS	35,699	9,960	425	(22,132)	23,952

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
June 30, 1990

17 Reporting Figures in Thousands	TOTAL INDUSTRIAL LOAN CORPS	AMERICAN EXPRESS RESOURCE	AMERICAN GENERAL FINANCIAL	AMERICAN INVESTM'T FINANCIAL	COMMERCIAL CREDIT PLAN, INC.	DREYDUS THRIFT & COMMERCE	FIDELITY TRUST COMPANY	GMAC CAPITAL CORP.	GOVERNOR FINANCIAL COMPANY	GREAT WESTERN T & L
ASSETS										
Cash and Due	78,473	38	6,383	1,738	11	6,066	102	1,286	2,535	1,793
Securities	24,439	500	0	214	0	2,725	11,057	100	350	0
Federal Funds Sold	207,145	0	0	2,110	0	251	0	2,121	2,090	0
Receivables (Net of Unearned)	763,888	50,098	344,787	22,943	20,634	151	10,437	39,747	18,550	29,735
LESS: Allowance for Losses	32,375	1,201	24,910	670	707	0	9	5	364	313
Assets Held in Trading Accounts	8	0	0	0	8	0	0	0	0	0
Premises and Fixed Assets	3,248	13	1,900	68	231	43	9	125	25	86
Other Real Estate Owned	1,446	0	6	0	0	0	0	0	402	572
Investments in Unconsolidated Subs	12,332	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	1,386	21	398	129	0	160	0	0	0	0
Other Assets	25,650	998	8,690	302	543	181	1,079	504	516	462
TOTAL ASSETS	1,085,640	50,467	337,254	26,834	20,720	9,577	22,675	43,878	24,104	32,335
LIABILITIES										
Deposits	610,454	37,803	48,350	21,907	0	6,321	19,079	37,578	17,528	24,011
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	3,700	0	0	0	0	0	0	0	0	3,700
Other Borrowed Money	287,975	5,956	249,048	0	19,646	0	0	0	0	0
Mortgage Indebtedness	160	0	0	0	0	0	0	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	39	0	0	0	0	0	0	0	0	0
Other Liabilities	24,940	546	1,425	1,434	45	20	837	146	340	1,182
TOTAL LIABILITIES	927,268	44,305	298,823	23,341	19,691	6,341	19,916	37,724	17,868	28,893
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	7,237	50	271	8	110	1,000	875	200	1,000	1,583
Surplus	133,112	5,479	22,941	3,692	2,050	2,283	1,050	6,800	5,051	355
Undivided Profits	18,023	633	15,219	(207)	(1,131)	(47)	834	(846)	185	1,504
TOTAL EQUITY CAPITAL	158,372	6,162	38,431	3,493	1,029	3,236	2,759	6,154	6,236	3,442
TOTAL LIABILITIES & EQUITY	1,085,640	50,467	337,254	26,834	20,720	9,577	22,675	43,878	24,104	32,335

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
June 30, 1990

17 Reporting Figures in Thousands	IDS DEPOSIT CORP.	LIBERTY FINANCIAL CORP.	MERRILL LYNCH NAT' FINANCIAL	MOUNTAIN-WEST FINANCIAL	ST. GEORGE THRIFT & LOAN	USAA FINANCIAL SERVICES	UTAH FINANCIAL SERVICES	VALLEY LOAN CORP.
ASSETS								
Cash and Due	4,229	16	23	48,748	135	862	4,279	229
Securities	1,987	19	600	69	421	6,222	0	175
Federal Funds Sold	0	0	200,573	0	0	0	0	0
Receivables (Net of Unearned)	94,683	2,134	79,977	2,906	2,247	42,597	2,081	181
LESS: Allowance for Losses	2,603	194	711	33	36	507	112	0
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0
Premises and Fixed Assets	494	13	83	0	3	155	0	0
Other Real Estate Owned	0	372	0	0	37	0	57	0
Investments in Unconsolidated Subs	0	0	0	0	0	12,332	0	0
Customers' Liability	0	0	0	0	0	0	0	0
Intangible Assets	0	0	121	529	0	28	0	0
Other Assets	1,063	44	1,914	3,514	45	5,762	33	0
TOTAL ASSETS	99,853	2,404	282,580	55,733	2,852	67,451	6,338	585
LIABILITIES								
Deposits	76,602	987	234,457	48,656	2,427	29,146	5,602	0
Federal Funds Purchased	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0
Other Borrowed Money	11,000	120	300	181	0	1,451	0	273
Mortgage Indebtedness	0	151	0	0	9	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	39	0	0	0	0	0	0
Other Liabilities	3,594	80	10,408	2,774	22	1,924	163	0
TOTAL LIABILITIES	91,196	1,377	245,165	51,611	2,458	32,521	5,765	273
EQUITY CAPITAL								
Perpetual Preferred Stock	0	0	0	0	0	0	0	0
Common Stock	1	193	1,000	50	469	0	276	151
Surplus	12,561	463	34,000	4,050	0	32,051	286	0
Undivided Profits	(3,905)	371	2,415	22	(75)	2,879	11	161
TOTAL EQUITY CAPITAL	8,657	1,027	37,415	4,122	394	34,930	573	312
TOTAL LIABILITIES & EQUITY	99,853	2,404	282,580	55,733	2,852	67,451	6,338	585

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED INDUSTRIAL LOAN COMPANIES
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1990

17 Reporting
Figures In Thousands

INTEREST INCOME	
Interest & Fee Income on Loans	10,884
Real Estate Loans	1,895
Installment Loans	1,004
Credit Cards	42,075
Commercial	4,720
Leasing	36
Interest on Balances Due	1,198
Securities	1,216
Interest on Assets in Trading Accounts	0
Interest on Federal Funds	5,787
TOTAL INTEREST INCOME	68,815
INTEREST EXPENSE	
Transaction Accounts	55
Money Market Accounts	3,363
Other Savings Accounts	144
Time CD's Greater Than $100,000	4,975
All Other Time CD's	9,002
Federal Funds Purchased	0
Demand Notes to U.S. Treasury	14,211
Interest on Mortgages	40
Notes & Debentures	2
TOTAL INTEREST EXPENSE	31,792
NET INTEREST INCOME	37,023
Provision for Loan Loss	15,659
NONINTEREST INCOME	
Service Charges	0
Other	8,450
TOTAL NONINTEREST INCOME	8,450
Gains (Losses) on Securities	104
NONINTEREST EXPENSE	
Salaries & Employee Benefits	4,346
Premises & Fixed Assets	1,166
Other	13,665
TOTAL NONINTEREST EXPENSE	19,177
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	10,741
Applicable Income Taxes	3,797
Extraordinary Items (Net of Taxes)	0
NET INCOME	6,944

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
December 31, 1989

17 Reporting Figures in Thousands	TOTAL INDUSTRIAL LOAN CORPS	AMERICAN INVESTM'T FINANCIAL	BASIN LOANS INC.	COMMERCIAL CREDIT PLAN, INC.	DREYDUS THRIFT & COMMERCE	FIDELITY U.S. DEPOSITORY	GMAC CAPITAL CORP.	GOVERNOR FINANCIAL COMPANY	GREAT WESTERN T & L	HOME CREDIT FINANCIAL
ASSETS										
Cash and Due	26,085	4,935	181	0	1,188	1,512	4	1,095	1,759	557
Securities	40,549	295	0	0	4,405	1,571	101	0	0	284
Federal Funds Sold	141,077	920	0	0	142	0	248	2,360	0	0
Receivables (Net of Unearned)	650,598	8,309	745	22,164	141	2,405	23,844	15,108	27,556	7,674
LESS: Allowance for Losses	30,650	214	25	775	0	0	0	232	294	85
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	3,463	76	4	0	48	11	149	28	97	307
Other Real Estate Owned	2,447	0	42	448	0	0	0	778	830	186
Investments in Unconsolidated Subs	2,387	0	0	0	0	0	0	0	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0	0
Intangible Assets	943	138	0	0	166	0	0	0	0	0
Other Assets	21,118	211	27	586	52	50	262	335	454	151
TOTAL ASSETS	858,017	14,670	974	22,423	6,142	5,549	24,608	19,472	30,402	9,074
LIABILITIES										
Deposits	371,368	12,603	624	0	2,875	3,308	17,597	12,584	25,994	7,803
Federal Funds Purchased	0	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0
Other Borrowed Money	323,749	0	0	21,311	0	0	325	0	0	0
Mortgage Indebtedness	591	0	0	0	0	0	0	267	0	189
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	39	0	0	0	0	0	0	0	0	0
Other Liabilities	17,288	526	13	41	32	121	229	510	1,191	258
TOTAL LIABILITIES	713,035	13,129	637	21,352	2,907	3,429	18,151	13,361	27,185	8,250
EQUITY CAPITAL										
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0	0
Common Stock	12,718	8	50	110	1,000	875	200	5,800	1,584	500
Surplus	120,962	1,692	250	2,050	2,283	1,050	6,800	251	354	153
Undivided Profits	11,302	(159)	37	(1,089)	(48)	195	(543)	60	1,279	171
TOTAL EQUITY CAPITAL	144,982	1,541	337	1,071	3,235	2,120	6,457	6,111	3,217	824
TOTAL LIABILITIES & EQUITY	858,017	14,670	974	22,423	6,142	5,549	24,608	19,472	30,402	9,074

STATE CHARTERED INDUSTRIAL LOAN COMPANIES
December 31, 1989

17 Reporting Figures in Thousands	IDS DEPOSIT CORP.	ILC CORP.	LIBERTY FINANCIAL CORP.	MERRILL LYNCH NAT' FINANCIAL	PEOPLES 1ST THRIFT	ST. GEORGE THRIFT & LOAN	USAA FINANCIAL SERVICES	UTAH FINANCIAL SERVICES	VALLEY LOAN CORP.
ASSETS									
Cash and Due	5,172	19	225	6	2,244	159	582	6,271	176
Securities	14,992	6,356	32	600	0	452	11,286	0	175
Federal Funds Sold	0	0	0	137,407	0	0	0	0	0
Receivables (Net of Unearned)	43,232	50,098	2,180	38,559	363,200	2,154	40,647	2,375	207
LESS: Allowance for Losses	1,431	1,501	231	291	24,910	15	555	91	0
Assets Held in Trading Accounts	0	0	0	0	0	0	0	0	0
Premises and Fixed Assets	570	0	18	27	1,946	0	181	1	0
Other Real Estate Owned	0	0	79	0	14	12	0	58	0
Investments in Unconsolidated Subs	0	0	0	0	0	0	2,387	0	0
Customers' Liability	0	0	0	0	0	0	0	0	0
Intangible Assets	0	26	0	139	432	0	42	0	0
Other Assets	1,693	1,147	58	2,434	12,951	26	647	34	0
TOTAL ASSETS	64,228	56,145	2,361	178,881	355,877	2,788	55,217	8,648	558
LIABILITIES									
Deposits	51,645	44,769	954	138,447	23,899	2,312	18,084	7,870	0
Federal Funds Purchased	0	0	0	0	0	0	0	0	0
Demand Notes Issued to U.S. Treasury	0	0	0	0	0	0	0	0	0
Other Borrowed Money	0	5,050	160	60	294,722	0	1,874	0	247
Mortgage Indebtedness	0	0	126	0	0	9	0	0	0
Bank's Liability on Acceptances	0	0	0	0	0	0	0	0	0
Notes and Subordinated Debentures	0	0	39	0	0	0	0	0	0
Other Liabilities	4,025	315	84	4,321	3,361	34	2,062	164	1
TOTAL LIABILITIES	55,670	50,134	1,363	142,828	321,982	2,355	22,020	8,034	248
EQUITY CAPITAL									
Perpetual Preferred Stock	0	0	0	0	0	0	0	0	0
Common Stock	1	200	192	1,000	271	499	1	276	151
Surplus	11,009	5,330	463	34,000	22,941	0	32,050	286	0
Undivided Profits	(2,452)	481	343	1,053	10,683	(66)	1,146	52	159
TOTAL EQUITY CAPITAL	8,558	6,011	998	36,053	33,895	433	33,197	614	310
TOTAL LIABILITIES & EQUITY	64,228	56,145	2,361	178,881	355,877	2,788	55,217	8,648	558

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED INDUSTRIAL LOAN COMPANIES
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1989

18 Reporting
Figures In Thousands

INTEREST INCOME	
Interest & Fee Income on Loans	
Installment Loans	28,363
Real Estate Loans	0
Credit Cards	74,477
Commercial	375
Leasing	94
Interest on Balances Due	1,949
Securities	4,031
Interest on Assets in Trading Accounts	279
Interest on Federal Funds	5,250
TOTAL INTEREST INCOME	114,818
INTEREST EXPENSE	
Transaction Accounts	22
Money Market Accounts	2,781
Other Savings Accounts	207
Time CD's Greater Than $100,000	7,733
All Other Time CD's	8,544
Demand Notes to U.S. Treasury	55
Interest on Mortgages	58
Notes & Debentures	31,120
TOTAL INTEREST EXPENSE	50,520
NET INTEREST INCOME	64,298
Provision for Loan Loss	31,169
NONINTEREST INCOME	
Service Charges	0
Other	6,446
TOTAL NONINTEREST INCOME	6,446
Gains (Losses) on Securities	3
NONINTEREST EXPENSE	
Salaries & Employee Benefits	7,876
Premises & Fixed Assets	2,162
Other	21,321
TOTAL NONINTEREST EXPENSE	31,359
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	8,219
Applicable Income Taxes	3,765
Extraordinary Items (Net of Taxes)	38
NET INCOME	4,492

THIS PAGE

INTENTIONALLY

LEFT BLANK

CREDIT UNIONS

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
A. F. Hospital Credit Union 170 North 1100 East 763-3537	American Fork 84003-9787	1964	Dawn Harding
Acorn Credit Union P.O. Box 25012, 1760 W. 2100 So. 972-4426	Salt Lake City 84125-0012	1940	Jan DeLuca
Alpine Credit Union P.O. Box 217, 1510 N. State St. 225-0256	Orem 84057-0217	1955	Jay L. Stokes
AMCOR Employees Credit Union 2255 South 2700 West 731-6517	Ogden 84401-3066	1959	Craig A. Phillips
America First Credit Union P.O. Box 9199, 1344 W. 4675 S. 627-0900	Ogden 84409-0199	1939	James J. Dawson
American Paper Employees Credit Union P.O. Box 30038, 1000 So. 500 W. 973-2600	Salt Lake City 84130	1959	Ted H. Weese
Associated Credit Union P.O. Box 30430, 1812 So. Empire Rd. 973-4400	Salt Lake City 84130-0430	1954	M. Ben West
Bailey, Inc. Employees Credit Union 4110 South 3340 East 486-5174	Salt Lake City 84124	1963	Weldon J. Richman
Balance Rock Credit Union P.O. Box 120, 70 So. Main St. 472-3994	Helper 84526-0120	1937	Lorene A. Smith
Beehive State Employees Credit Union 1467 South Main 484-8811	Salt Lake City 84115-5390	1954	Walter J. Wickens
Big Valley Credit Union 16968 So. 1400 West 254-0171	Bluffdale 84065	1978	Violet Jenson
Blue Cross-Blue Shield Employees Credit Union P.O. Box 30270, 2455 Parleys Way 481-6571	Salt Lake City 84130-0270	1961	Susan Bushman

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
Bonneville First Credit Union P.O. Box 459, 390 South Main 292-1416	Bountiful 84010-0638	1964	Gary Hooper
Carbon Credit Union P. O. Box 719, 745 E. 200 So. 637-2443	Price 84501-0719	1968	Richard A. Bracken
Catholic Community Credit Union 1700 South 2300 West #153 973-7225	Salt Lake City 84104-2755	1980	Oilver Ulibarri
Chevron-West Credit Union P.O. Box 25117, 2351 N. 1100 W. 539-7379	Salt Lake City 84125-0117	1950	Douglas G. Gurr
Coca-Cola Employees Credit Union P.O. Box 1647, 875 So. West Temple 530-5300	Salt Lake City 84110	1964	Charles E. Wimmer
Columbia Iron Mine Employess Credit Union P.O. Box 721, 718 So. Main Street 586-9771	Cedar City 84720-0721	1944	Grant C. Seegmiller
Corporate Central Credit Union P.O. Box 27433, 1805 So. Redwood Rd. 973-9573	Salt Lake City 84104	1978	Wayne F. Barnes
Cottonwood Credit Union 6007 South 300 East 263-2185	Murray 84107	1963	Judith W. Meyers
Credit Union One P.O. Box 65775, 3226 So. Main St. 487-0371	Salt Lake City 84165-0775	1974	Grant Behrmann
Cummins Diesel Employees Credit Union 1787 East Plata Way 572-2889	Sandy 84092	1955	Gayla T. Petty
Cyprus Credit Union 3505 South 8400 West 250-5858	Magna 84044-2212	1935	Sandra J. DeLuca
Davis Credit Union 56 East 200 North 544-5525	Kaysville 84037-1953	1957	Suzanne G. Curran
Davis Schools Credit Union 225 South 200 West 451-5064	Farmington 84025-9758	1956	Neale C. Davis

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
Deseret First Credit Union 147 North 200 West 972-1116	Salt Lake City 84103-1596	1955	N. Keith Carroll
Deseret News Employees Credit Union P.O. Box 26042, 2150 So. 300 East #4 484-0301	Salt Lake City 84126-0092	1946	Charles E. Wimmer
Diamond Credit Union P. O. Box 15065, 1734 Major 485-0301	Salt Lake City 84115-0065	1957	Robert W. Budd
Doctor's Credit Union 967 E. 4800 So., Suite 1 268-9754	Salt Lake City 84117	1983	Marnie Bailey
East Bay Credit Union P. O. Box 25, 113 West 920 South 377-9900	Provo 84603-0025	1943	Larry E. Gardner
EIMAC Salt Lake Employees Credit Union 1678 So. Pioneer Road 972-5000	Salt Lake City 84104-4205	1980	Mary Ann Sparenberg
Employees of Granite Mill & Fixture Co. Credit Union 2200 South Main Street 467-3222	Salt Lake City 84115	1954	Ken Rasmussen
Employees of Quality Linen Credit Union 1024 South 200 West 364-7786	Salt Lake City 84101-3003	1965	Ralph Bahr
Employment Security Employees Credit Union P.O. Box 11249, 174 Social Hall Ave. 533-2754	Salt Lake City 84147	1940	Klare S. Oliver
EMSCO Credit Union 4376 South 3035 East 272-4917	Salt Lake City 84124	1955	Eloise Goodyear
Exchange Credit Union P.O. Box 11364, 125 So. State St. 532-3729	Salt Lake City 84147-0364	1952	Carol J. Anderson
Firefighters Credit Union 124 West 1400 South 487-3219	Salt Lake City 84115-5227	1929	Steven G. Leffler
GSL Credit Union P.O. Box 1190, 765 N. 10500 W. 731-3100	Ogden 84404	1971	Scott Mumford

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
Galigher Employees Credit Union 830 South 500 West 359-8545	Salt Lake City 84101-2803	1953	Anita F. White
Garfield Credit Union 9024 West 2700 South 250-5411	Magna 84044-1002	1950	Gerald Hepper
Goldenwest Credit Union 147 - 26th Street 621-4550	Ogden 84402	1966	Monte M. Call
Grand County Credit Union P.O. Box 1047, 50 East Center 259-6665	Moab 84532-1047	1957	Judith A. Pierce
Granite District Credit Union 441 East 3900 South 262-6424	Salt Lake City 84107-1897	1935	Carl M. Stott
Hafer's Employees Credit Union 1563 South 300 West 487-6474	Salt Lake City 84126	1960	E. Carl Samples
Health Care Credit Union 769 East South Temple 321-1645	Salt Lake City 84102	1975	Scot Baumgartner
Hercules Credit Union P.O. Box 26977, 3141 W. 4700 So. 968-9011	Salt Lake City 84126-0977	1973	Brent R. W. Holmes
Hi-Land Credit Union 175 East 6100 South 261-8909	Murray 84107-6514	1957	Janice Mitchell
Industrial Supply Employees Credit Union 1635 South 300 West 484-8644	Salt Lake City 84115-5107	1964	James C. Holmes
Jordan Credit Union 9260 South 300 East 566-4195	Sandy 84019-1888	1950	James Hofeling
Kings Peak Credit Union 855 East 200 North (112-9) 722-3795	Roosevelt 84066-0092	1954	William M. Fausett
Lehi Works Employees Credit Union P. O. Box 99, 515 E. Main St. 756-3144	American Fork 84003-0097	1965	Bud B. Ormond

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
Logan Cache Rich Credit Union 75 South 1st West 563-6882	Smithfield 84335	1963	Ray Jorgensen
Logan City Employees Credit Union P.O. Box 527, 255 N. Main Street 752-3060	Logan 84321-0527	1939	Mark Brenchley
McKay-Dee Hospital Credit Union 4700 Harrison Blvd. 476-8000	Ogden 84403	1954	John S. Palmer
Meadow Gold Employees Credit Union P. O. Box 2490, 2525 So. Main #13 363-2703	Salt Lake City 84110-2490	1936	Kathryn Dell
Millard County Credit Union 44 South 100 West 743-6545	Fillmore 84631	1956	M. Dean Bennett
Moroni Feed Credit Union P. O. Box 50 436-8288	Moroni 84646	1969	Nedra A. Anderson
Mountain America Credit Union 660 South 200 East, Box 45001 521-3300	Salt Lake City 84145	1936	Grant B. Clayburn
Murray School District Credit Union 110 East 5600 South 266-3951	Murray 84107-6198	1955	Frank Stringham
National J.A.C.L. Credit Union P. O. Box 1721, 242 So. 400 East 355-8040	Salt Lake City 84110	1943	Terrell T. Nagata
Nebo Credit Union 1620 North Main 798-3679	Spanish Fork 84660-2031	1956	Donald W. Parker
Newspaper Employees Credit Union 601 Tribune Bldg. 237-2898	Salt Lake City 84111	1931	Patricia A. Marcusen
Northwest Credit Union 4645 South 2700 West 965-1290	West Valley City 84119	1974	Calvin R. Michels
Ogden Government Employees Credit Union P.O. Box 68, 2780 Adams Ave. 399-9243	Ogden 84402-0068	1930	Joyce Schmitz

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
Ogden Municipal Employees Credit Union 2651 Washington Blvd. 629-8274	Ogden 84401	1948	Sher Hunt
Ogden Teachers Credit Union 3515 Grant Ave. 399-3366	Ogden 84403	1932	Claire A. Nielsen
P & S Credit Union 2250 S. Redwood Road 973-0575	Salt Lake City 84119	1980	Vanene McShane
Pacific Pipe Credit Union P. O. Box 166, 96 East Center 489-3603	Springville 84663-0166	1954	Sherman E. Huff
Peoples Electric Power Credit Union 8722 South 300 West 566-1238	Sandy 84070	1982	James W. Webb, Jr.
Phillips Wasatch Credit Union P. O. Box 666 298-1024	Bountiful 84011	1940	Robin C. Carbaugh
Pioneer Credit Union 1799 S. Pioneer Road 972-5850	Salt Lake City 84104	1957	Fred S. Rico
Piping Contractors Credit Union 669 South 200 East 364-7768	Salt Lake City 84111-3834	1964	Avard W. Booth
Presto Credit Union 1210 East 200 South 258-2431	Lewiston 84320	1977	Gaylene Stone
Primary Hospital Credit Union 320 - 12th Avenue 588-2115	Salt Lake City 84103-2882	1955	Sharon Balle
Pro of Utah Credit Union 9580 South 500 West 566-7717	Sandy 84070	1978	Paul F. Ashton
Provo City Employees Credit Union P. O. Box 873, 251 West 800 North 373-7170	Provo 84063	1941	Konnie Spencer
Provo Police & Fire Department Credit Union 601 West Columbia Lane 377-5634	Provo 84604-2447	1949	Reed T. Lindsay

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
Provo Postal Credit Union 125 East 300 South, #207 374-5856	Provo 84601-4419	1961	Donald Keele
Provo School District Credit Union 815 North Freedom Blvd. 375-2120	Provo 84604	1956	Teresa A. Voorhees
S E A Credit Union 440 East 200 North 529-7737	Salina 84654-1217	1957	Dee Wayne Jolley
Salt Lake Board of Realtors Credit Union 2970 East 3300 South 266-7673	Salt Lake City 84109-2143	1962	Gerald P. Werrett
Salt Lake City Credit Union 1380 South Main St., Box 651115 486-7255	Salt Lake City 84165-1115	1941	Christopher Kennedy
Salt Lake City Water Department Credit Union 1530 Jefferson Street 466-6971	Salt Lake City 84115-5272	1937	Connie Stewart
Salt Lake County Employees Credit Union 54 West 2100 South, Suite #1 486-9152	Salt Lake City 84115-2394	1956	Jeannine M. Green
Salt Lake Police Credit Union 450 East 900 South 533-8400	Salt Lake City 84111	1931	Donald Niederhauser
Salt Lake Schools Credit Union 454 East 300 South 364-1000	Salt Lake City 84111-2630	1979	Steven M. Nelson
Salt Workers Credit Union AMF Box 22054 250-6335	Salt Lake City 84122	1958	Robert W. Reilly
San Juan Credit Union P. O. Box 199, 15 West Center 678-2124	Blanding 84511-0199	1963	Wilbur J. Eubanks
Schreiber Employees Credit Union 885 North 600 West 752-8175	Logan 84321-3424	1978	Kenneth R. McDaniel

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
Snowbird Employees Credit Union P.O. Box 3, Snowbird Plaza 742-2222	Snowbird 84092	1976	Candace C. Shugart
Sorenson Employees Credit Union 4455 Atherton Drive 264-1489	Salt Lake City 84123-2504	1967	Diane B. Mower
South Sanpete Credit Union 191 North 200 East, Box 471 835-2261	Ephriam 84627-0471	1956	G. Stanley Black
Southwest Industrial Area Credit Union 5754 Wood Circle 266-5866	Murray 84107-6138	1956	Veva C. Andersen
Sunnyside Credit Union P.O. Box 519 888-2077	Sunnyside 84520	1948	Sandra Garcia
Sweet's Employees Credit Union 224 South 200 West 363-6707	Salt Lake City 84110	1971	John Hille, Sr.
Tanner Employees Credit Union 1930 South State Street 486-2430	Salt Lake City 84115-2385	1957	Lynn Beckman
Texas Gulf Potash Employees Credit Union P. O. Box 265, 50 East Center 259-7177	Moab 84532-0265	1967	Gladys Gary
Thiokol Credit Union P. O. Box 647, 707 North Main 723-5231	Brigham City 84302-0657	1958	Steve D. Christensen
Trans West Credit Union 37 West 1700 South 487-1692	Salt Lake City 84115-1995	1966	Marc Mikkelson
Treasury Credit Union 465 South 400 East 355-7771	Salt Lake City 84111-3302	1948	Kathryn C. Thurgood
Tri County Credit Union P.O. Box 153, 25 West 400 So. 676-2754	Panguitch 84759	1972	Nick Reynolds
Twin Peaks Credit Union 3950 South 700 East #200 268-0640	Salt Lake City 84107-3837	1979	Evan Hansen

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
U.N.D.C. Credit Union 27 South 100 East 678-2285	Blanding 84511	1976	Wilbur J. Eubanks
U P & L Ogden Credit Union P. O. Box 311, 2831 Wall Ave. 399-2111	Ogden 84402-0311	1974	Glen E. Morby
UCB Credit Union P. O. Box 11007, 309 E. 100 So. 298-4450	Salt Lake City 84147-0007	1975	Vickie L. Flake
USU Community Credit Union P.O. Box 1195, UMC 01, 695 E. 1000 N. 753-4080	Logan 84321	1957	Dennis Child
Uintah Credit Union P.O. Box 805, 17 Wasatch Ave. 789-8353	Vernal 84078	1955	Judy Allred
University of Utah Credit Union P.O. Box 8025, 3120So. 1300 East 481-8800	Salt Lake City 84108	1956	Phil Janovak
Utah Associations Credit Union 1578 West 1700 South 973-9503	Salt Lake City 84104-3426	1960	Fred J. Nydegger
Utah Central Credit Union #25 East 1700 South, Box 26008 487-8841	Salt Lake City 84126	1940	Donald Bleazard
Utah Chiropractors Credit Union 3129 South Main 486-8911	Salt Lake City 84115-3730	1966	Allen T. Billeter
Utah Copper Employees Credit Union 117 East State Highway 569-8100	Bingham Canyon 84006-1125	1940	Barbara Coward
Utah Oil Workers Credit Union 10 W. Broadway, Suite 521 322-0854	Salt Lake City 84101	1936	Robert Chiodo
Utah Power & Light Employees Credit Union 1407 West North Temple, Rm. 149 220-4180	Salt Lake City 84140	1935	Robert E. Howell
Utah Prison Employees Credit Union P.O. Box 250 571-2300	Draper 84020-0250	1954	Ruth Reed Spuhler

STATE CHARTERED CREDIT UNIONS

June 30, 1990

Name of Credit Union/Address	City/Zip	Organized	President
Utah Schools for the Deaf & Blind 846 - 20th Street 399-9631	Ogden 84401-0406	1957	Blaine L. Seamons
Utah Valley Credit Union 310 North 100 West 377-6288	Provo 84601	1953	Ron L. Canto
Valtek Credit Union P. O. Box 2200 489-8611	Springville 84663-0903	1974	Richard A. Nelson
WASCO Credit Union P.O. Box 184, 23 West Center 654-2055	Heber City 84032-0184	1959	Grant M. Patch
Water & Sanitation Employees Credit Union P.O. Box 65471, 560 West Billinis Rd. 266-6378	Salt Lake City 84115-0471	1961	Mildred E. Burningham
Weber Credit Union 1935 West 4800 South 776-4400	Roy 84067-2626	1979	Rich Freeman

BRANCHES OF

ONE HUNDRED TWENTY-ONE STATE CREDIT UNIONS

NINETY-EIGHT BRANCHES

June 30, 1990

Name of Credit Union Branch	City	County
American Fork Hospital Credit Union	American Fork	Utah
Acorn Credit Union	Salt Lake City	Salt Lake
Orem	Orem	Utah
Alpine Credit Union	Orem	Utah
American Fork	American Fork	Utah
Orem	Orem	Utah
AMCOR Employees Credit Union	Ogden	Weber
America First Credit Union	Riverdale	Weber
Bountiful	Bountiful	Davis
Clearfield	Clearfield	Davis
Cottonwood	Salt Lake City	Salt Lake
Fifth South	Salt Lake City	Salt Lake
Fourth East	North Ogden	Weber
Harrison Blvd	Ogden	Weber
Hill AFB Bldg 230	Layton	Davis
Hill AFB Bldg 431	Layton	Davis
Hill AFB Bldg 1235	Layton	Davis
IRS/Ogden	Ogden	Weber
Kearns	Kearns	Salt Lake
Layton	Layton	Davis
Nineteenth West	Roy	Weber
North Ogden	North Ogden	Weber
Ogden	Ogden	Weber
Plain City	Plain City	Weber
Roy	Roy	Weber
Twelfth Street	Ogden	Weber
Wall Ave	Ogden	Weber
West Valley	West Valley City	Salt Lake
American Paper Employees Credit Union	Salt Lake City	Salt Lake
Associated Credit Union	Salt Lake City	Salt Lake
Bailey, Inc. Employees Credit Union	Salt Lake City	Salt Lake
Balance Rock Credit Union	Helper	Carbon
Beehive State Employees Credit Union	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
First South	Salt Lake City	Salt Lake
International Center	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
North Temple	Salt Lake City	Salt Lake
Twenty-First South	Salt Lake City	Salt Lake
Big Valley Credit Union	Bluffdale	Salt Lake
Blue Cross-Blue Shield Employees Credit Union	Salt Lake City	Salt Lake
Bonneville First Credit Union	Bountiful	Davis
Carbon Credit Union	Price	Carbon
East Carbon	East Carbon	Carbon
Catholic Community	Salt Lake City	Salt Lake
Chevron-West Credit Union	Salt Lake City	Salt Lake
Coca-Cola Employees Credit Union	Salt Lake City	Salt Lake
Columbia Iron Mine Employees Credit Union	Cedar City	Iron
Corporate Central Credit Union	Salt Lake City	Salt Lake

BRANCHES OF

ONE HUNDRED TWENTY-ONE STATE CREDIT UNIONS

NINETY-EIGHT BRANCHES

June 30, 1990

Name of Credit Union Branch	City	County
Cottonwood Hospital Credit Union	Murray	Salt Lake
Alta View Hospital	Sandy	Salt Lake
Credit Union One	Salt Lake City	Salt Lake
C.R. England	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Cummins Diesel Employees Credit Union	Sandy	Salt Lake
Cyprus Credit Union	Magna	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake
Davis Credit Union	Kaysville	Davis
Davis Schools Credit Union	Farmington	Davis
Bountiful	Bountiful	Davis
Clearfield	Clearfield	Davis
Deseret First Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
ZCMI Center	Salt Lake City	Salt Lake
Deseret News Employees Credit Union	Salt Lake City	Salt Lake
Diamond Credit Union	Salt Lake City	Salt Lake
East Bay Credit Union	Provo	Utah
EIMAC Salt Lake Employees Credit Union	Salt Lake City	Salt Lake
Employees of Granite Mill & Fixtures Co.	Salt Lake City	Salt Lake
Employees Quality Linen Credit Union	Salt Lake City	Salt Lake
Employment Security Employees Credit Union	Salt Lake City	Salt Lake
Main Street	Salt Lake City	Salt Lake
EMSCO Credit Union	Salt Lake City	Salt Lake
Exchange Credit Union	Salt Lake City	Salt Lake
Firefighter's Credit Union	Salt Lake City	Salt Lake
Galigher Employees Credit Union	Salt Lake City	Salt Lake
Garfield Credit Union	Magna	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Goldenwest Credit Union	Ogden	Weber
Harrison Blvd	Ogden	Weber
Layton	Layton	Davis
No. 210	Ogden	Weber
Pennsylvania Ave	Ogden	Weber
Washington Blvd	Ogden	Weber
Grand County Credit Union	Moab	Grand
Granite District Credit Union	Salt Lake City	Salt Lake
Forty-Seventh South	Salt Lake City	Salt Lake
Ninth East	Salt Lake City	Salt Lake
GSL Credit Union	Ogden	Weber
Hafer's Employees Credit Union	Salt Lake City	Salt Lake
Health Care Credit Union	Salt Lake City	Salt Lake
Eighth Ave	Salt Lake City	Salt Lake
Hercules Credit Union	Salt Lake City	Salt Lake
Hi-Land Credit Union	Murray	Salt Lake
Industrial Supply Employees Credit Union	Salt Lake City	Salt Lake

BRANCHES OF

ONE HUNDRED TWENTY-ONE STATE CREDIT UNIONS

NINETY-EIGHT BRANCHES

June 30, 1990

Name of Credit Union / Branch	City	County
Jordan Credit Union	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Kings Peak Credit Union	Roosevelt	Duchesne
Lehi Works Employees Credit Union	American Fork	Utah
Logan Cache Rich Credit Union	Smithfield	Cache
Logan City Employees Credit Union	Logan	Cache
McKay-Dee Hospital Credit Union	Ogden	Weber
Morgan	Morgan	Morgan
Thirty-Ninth Street	Ogden	Weber
Thirty-First Street	Ogden	Weber
Meadow Gold Employees Credit Union	Salt Lake City	Salt Lake
Millard County Credit Union	Fillmore	Millard
Delta	Delta	Millard
Moroni Feed Credit Union	Moroni	Sanpete
Mountain America Credit Union	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Cedar City	Cedar City	Iron
Country Hills	Ogden	Ogden
Eighth East	Orem	Utah
Forty-Seventh South	Salt Lake City	Salt Lake
Heber Wells Bldg	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Orem	Orem	Utah
Provo	Provo	Utah
Redwood Road	Salt Lake City	Salt Lake
Richfield	Richfield	Sevier
Sandy	Sandy	Salt Lake
Second East	Salt Lake City	Salt Lake
St. George	St. George	Washington
State Office Bldg	Salt Lake City	Salt Lake
State Street	Salt Lake City	Salt Lake
Third North	Salt Lake City	Salt Lake
Thirtieth Street	Ogden	Weber
Union Park	Midvale	Salt Lake
Novell	Provo	Utah
Washington Blvd	Ogden	Weber
Murray School District Credit Union	Murray	Salt Lake
National J.A.C.L. Credit Union	Salt Lake City	Salt Lake
Nebo Credit Union	Spanish Fork	Utah
Newspaper Employees Credit Union	Salt Lake City	Salt Lake
Northwest Credit Union	West Valley City	Salt Lake
Chipeta Way	Salt Lake City	
Sandy	Sandy	Salt Lake
Ogden Government Employees Credit Union	Ogden	Weber
Ogden Municipal Employees Credit Union	Ogden	Weber
Ogden Teachers Credit Union	Ogden	Weber
Pacific Pipe Credit Union	Springville	Utah
People Electric Power Credit Union	Sandy	Salt Lake
Bonanza Plant	Vernal	Unitah

BRANCHES OF

ONE HUNDRED TWENTY-ONE STATE CREDIT UNIONS

NINETY-EIGHT BRANCHES

June 30, 1990

Name of Credit Union Branch	City	County
Phillips Wasatch Credit Union	Bountiful	Davis
Pioneer Credit Union	Salt Lake City	Salt Lake
Piping Contractors Credit Union	Salt Lake City	Salt Lake
P & S Credit Union	Salt Lake City	Salt Lake
Presto Credit Union	Lewiston	Cache
Primary Hospital Credit Union	Salt Lake City	Salt Lake
Pro of Utah Credit Union	Sandy	Salt Lake
Provo City Employees Credit Union	Provo	Utah
Provo Police & Fire Department Credit Union	Provo	Utah
Provo Postal Credit Union	Provo	Utah
Provo School District Credit Union	Provo	Utah
S E A Credit Union	Salina	Sevier
Salt Lake Board of Realtors Credit Union	Salt Lake City	Salt Lake
Salt Lake City Credit Union	Salt Lake City	Salt Lake
Airport	Salt Lake City	Salt Lake
Midvalley	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Second East	Salt Lake City	Salt Lake
Salt Lake City Water Department Credit Union	Salt Lake City	Salt Lake
Salt Lake County Employees Credit Union	Salt Lake City	Salt Lake
Salt Lake Police Credit Union	Salt Lake City	Salt Lake
West Valley	West Valley City	Salt Lake
Salt Lake Schools Credit Union	Salt Lake City	Salt Lake
Salt Workers Credit Union	Salt Lake City	Salt Lake
San Juan Credit Union	Blanding	San Juan
Schreiber Employees Credit Union	Logan	Cache
Snowbird Employees Credit Union	Snowbird	Salt Lake
Sorenson Employees Credit Union	Salt Lake City	Salt Lake
South Sanpete Credit Union	Ephriam	Sanpete
Southwest Industrial Area Credit Union	Murray	Salt Lake
Sunnyside Credit Union	Sunnyside	Carbon
Sweet's Employees Credit Union	Salt Lake City	Salt Lake
Tanner Employees Credit Union	Salt Lake City	Salt Lake
Texas Gulf Potash Employees Credit Union	Moab	Grand
The Doctor's Credit Union	Salt Lake City	Salt Lake
Thiokol Credit Union	Brigham City	Box Elder
Promontory	Promontory	Box Elder
Trans West Credit Union	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Treasury Credit Union	Salt Lake City	Salt Lake
Tri County Credit Union	Panquitch	Garfield
Twin Peaks Credit Union	Salt Lake City	Salt Lake
UCB Credit Union	Salt Lake City	Salt Lake
UNDC Credit Union	Blanding	San Juan
UP&L Ogden Credit Union	Ogden	Weber
Uintah Credit Union	Vernal	Uintah

BRANCHES OF

ONE HUNDRED TWENTY-ONE STATE CREDIT UNIONS

NINETY-EIGHT BRANCHES

June 30, 1990

Name of Credit Union Branch	City	County
University of Utah Credit Union	Salt Lake City	Salt Lake
Annex	Salt Lake City	Salt Lake
Bookstore	Salt Lake City	Salt Lake
Medical Center	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
USU Community Credit Union	Logan	Cache
Main	Logan	Cache
Utah Associations Credit Union	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Utah Central Credit Union	Salt Lake City	Salt Lake
Midland	Murray	Salt Lake
Murray	Murray	Salt Lake
Price	Price	Carbon
West Valley	West Valley	Salt Lake
Utah Chiropractors Credit Union	Salt Lake City	Salt Lake
Utah Copper Employees Credit Union	Bingham Canyon	Salt Lake
Utah Oil Workers Credit Union	Salt Lake City	Salt Lake
Utah Power & Light Employees Credit Union	Salt Lake City	Salt Lake
Huntington	Huntington	Emery
Utah Prison Employees	Draper	Salt Lake
Utah School Deaf & Blind Credit Union	Ogden	Salt Lake
Utah Valley Credit Union	Provo	Utah
Valtek Credit Union	Springville	Utah
WASCO Credit Union	Heber City	Wasatch
Water & Sanitation Employees Credit Union	Salt Lake City	Salt Lake
Weber Credit Union	Roy	Weber

CHANGES IN STATE CHARTERED CREDIT UNIONS

STATE CREDIT UNIONS AND BRANCHES:	June 30, 1989	June 30, 1990
State Chartered Credit Unions	138	121
Branches	89	98

Branch Closed:	Location	Date
Acorn Credit Union	Downtown	10-16-89
Deseret First Credit Union	Thirty-Eighth West	07-01-89
Northwest Credit Union	Thirty-Ninth South	10-10-89
Salt Lake Police Credit Union	Second South	02-01-90

Branches Opened:	Location	Date
Credit Union One	C.R.England	06-01-90
Deseret First Credit Union	ZCMI Center	07-01-89
Salt Lake City Credit Union	Midvalley	03-12-90
Salt Lake Police Credit Union	West Valley	02-01-90
Utah Central Credit Union	Midland	09-28-89

Liquidations by NCUA:	Date
Fur Breeders Agricultural Co-op Credit Union	12-15-89
Horse Canyon Employees Credit Union	01-09-90

Mergers:	Into	Date
Buehner Employees Credit Union	Utah Central Credit Union	08-01-89
Cedar Credit Union	Southern Utah Federal Credit Union	09-06-89
IRECO Credit Union	Jordan Credit Union	02-26-90
Iron County Educators Credit Union	Southern Utah Federal Credit Union	09-06-89
McBee Systems Credit Union	Golden West Credit Union	04-09-90
Midland Central Credit Union	Utah Central Credit Union	09-28-89
Midvalley Credit Union	Salt Lake City Credit Union	03-12-90
Pyke Credit Union	Pioneer Credit Union	05-01-90
Scenic Rail Credit Union	Credit Union One	09-18-89
Standard Optical Credit Union	Salt Lake City Water Department Credit Union	01-29-90
SunWest Credit Union	Southern Utah Federal Credit Union	08-04-89
U Ph. A. Credit Union	Salt Lake City Credit Union	03-05-90
UOA Credit Union	Utah Central Credit Union	09-18-89
Utah Transit Credit Union	Credit Union One	09-20-89
Western District Credit Union	Carbon Credit Union	09-06-89

CHANGES IN STATE CHARTERED CREDIT UNIONS

Main Office Relocation:	To	Date
Northwest Credit Union, Sandy	West Valley City	10-10-89

Name Changes:	To	Date
Cottonwood Hospital Credit Union	Cottonwood Credit Union	05-15-90
Salt Lake City Firefighter's Credit Union	Firefighter's Credit Union	12-20-89

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting

Figures in Dollars	TOTAL STATE CREDIT UNIONS	A.F. HOSPITAL	ACORN	ALPINE	AMCOR EMPLOYEES	AMERICA FIRST	AMERICAN PAPER EMPLOYEES	ASSOCIATED	BAILEY INC. EMPLOYEES
ASSETS									
Cash	59,717,372	16,843	259,118	644,227	11,792	10,280,167	7,599	704,565	16,289
Loans:									
Unsecured	216,254,570	89,849	401,786	4,529,968	0	73,703,858	20,144	533,244	31,258
Auto	590,011,389	128,041	1,102,478	7,096,273	0	153,804,118	67,354	1,952,537	334,731
Real Estate	344,435,377	0	266,210	2,692,462	0	97,941,274	0	413,620	0
All Other to Members	190,636,394	23,610	603,922	1,069,685	0	26,187,290	24,735	809,249	84,173
Other	2,576,369	0	0	0	174,641	0	0	0	0
Total Loans	1,343,914,099	241,500	2,374,396	15,388,388	174,641	351,636,540	112,233	3,708,650	450,162
LESS: Allowance for Loans Losses	22,018,256	3,404	139,843	175,808	2,818	8,951,417	2,047	153,004	19,589
Total Investments	714,126,922	63,608	66,534	10,711,147	47,460	231,559,946	48,955	551,084	324,923
LESS: Allowance for Investment Losses	921,284	0	0	0	0	292,813	0	0	0
Land and Building (Net)	54,889,298	0	0	162,360	0	14,627,757	0	0	0
Other Real Estate Owned	5,718,071	0	0	0	0	156,757	0	0	0
Other Fixed Assets	13,196,807	3,298	0	212,995	0	3,664,836	0	10,232	0
Other Assets	22,530,561	0	60,672	18,739	0	6,747,164	541	13,037	0
TOTAL ASSETS	2,191,153,590	321,845	2,620,877	26,962,048	231,075	609,428,937	167,281	4,834,564	771,785
LIABILITIES AND EQUITY									
Deposits:									
Share Drafts	183,126,579	0	106,681	3,784,625	0	45,860,102	0	138,269	0
Regular Shares	838,211,922	267,086	1,060,744	14,131,844	214,657	148,082,345	149,305	2,890,704	693,993
Money Market Shares	260,829,446	0	13,540	0	0	116,136,358	0	0	0
Certificates of Deposits	483,445,635	0	815,771	3,585,312	0	144,200,976	0	0	0
IRA/KEOGH & Retirement Accounts	229,545,599	0	469,263	1,977,598	0	83,439,134	0	979,375	0
All Other Shares and Deposits	24,422,924	14,693	174,067	0	0	15,693,726	0	0	0
Total Shares and Deposits	2,019,582,105	281,779	2,640,066	23,479,379	214,657	553,412,641	149,305	4,008,348	693,993
Borrowings	8,798,793	0	0	0	0	2,302,500	0	0	0
Dividends and Interest Payable	10,409,641	0	35,477	117,596	0	2,888,066	0	66,748	0
Accounts Payable and Other Liabilities	3,601,099	98	5,196	57,354	124	(76,598)	0	39,794	120
Regular Reserve	69,989,583	19,788	5,112	1,098,564	12,912	15,567,547	7,889	314,499	32,411
Other Reserves	45,217,336	1,104	0	0	0	32,020,581	0	51,717	0
Undivided Earnings	33,555,033	19,076	(64,974)	2,209,155	3,382	3,314,200	10,087	353,458	45,261
TOTAL LIABILITIES & EQUITY	2,191,153,590	321,845	2,620,877	26,962,048	231,075	609,428,937	167,281	4,834,564	771,785

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	BALANCE ROCK	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE CROSS BLUE SHIELD EMPLOYEES	BONNEVILLE FIRST	CARBON	CATHOLIC COMMUNITY	CHEVRON WEST	COCA-COLA EMPLOYEES	COLUMBIA IRON MINE EMPLOYEES
ASSETS										
Cash	29,845	836,606	11,811	14,411	68,012	476,106	29,945	1,521,829	93,373	6,953
Loans:										
Unsecured	166,922	1,268,026	24,535	108,348	264,810	394,797	242,300	2,427,910	172,604	15,860
Auto	1,297,827	9,245,364	115,748	1,192,493	2,073,560	5,212,119	302,400	7,471,627	0	327,754
Real Estate	0	8,327,611	147,205	56,182	1,921,099	2,676,885	0	2,257,337	0	45,586
All Other to Members	315,092	4,157,768	243,070	608,840	687,885	193,277	99,769	1,265,102	0	13,923
Other	0	1,011,618	0	0	0	0	0	0	0	0
Total Loans	1,779,841	24,010,387	530,558	1,965,863	4,947,354	8,477,078	644,469	13,421,976	172,604	403,123
LESS: Allowance for Loans Losses	26,426	175,227	16,345	15,093	385,919	18,769	26,437	129,464	1,391	4,050
Total Investments	348,233	3,889,771	125,574	647,982	1,512,078	249,501	575,826	2,808,091	2,526	7,871
LESS: Allowance for Investment Losses	0	0	0	9,735	0	0	0	32,000	0	0
Land and Building (Net)	0	2,016,759	0	0	665,174	209,091	0	67,703	0	0
Other Real Estate Owned	0	370,381	0	0	177,831	73,547	0	34,650	0	0
Other Fixed Assets	14,026	0	4,488	30,732	76,432	32,109	6,461	34,046	5,796	0
Other Assets	0	231,522	3,446	22,448	129,970	148,375	8,323	66,806	944	97
TOTAL ASSETS	2,145,519	31,180,199	659,532	2,656,608	7,190,932	9,647,038	1,238,587	17,793,637	273,852	413,994
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	42,877	1,982,595	0	81,329	877,960	1,050,129	0	1,293,324	0	276
Regular Shares	1,736,824	18,395,568	460,055	787,015	2,536,750	4,235,000	477,574	10,320,472	248,399	271,757
Money Market Shares	0	0	0	0	0	0	486,983	0	0	0
Certificates of Deposits	175,945	3,517,728	83,777	900,077	868,087	2,786,768	0	2,644,880	0	61,973
IRA/KEOGH & Retirement Accounts	0	4,602,028	93,971	497,630	1,136,963	771,228	162,052	1,873,794	0	0
All Other Shares and Deposits	343	0	0	102,920	2,004,112	0	0	0	0	0
Total Shares and Deposits	1,955,989	28,497,919	637,803	2,368,971	7,423,872	8,843,125	1,126,609	16,132,470	248,399	334,006
Borrowings	0	0	0	0	48,856	0	0	0	0	0
Dividends and Interest Payable	0	221,984	0	0	18,029	45,737	0	11,494	0	0
Accounts Payable and Other Liabilities	90	108,347	2,682	17,886	33,353	66,534	228	26,064	942	0
Regular Reserve	75,747	1,353,667	16,721	134,214	0	456,936	60,077	573,562	11,254	31,366
Other Reserves	39,651	0	2,300	0	0	0	0	415,380	10,386	0
Undivided Earnings	74,042	998,282	26	135,537	(333,178)	234,706	51,673	634,667	2,871	48,622
TOTAL LIABILITIES & EQUITY	2,145,519	31,180,199	659,532	2,656,608	7,190,932	9,647,038	1,238,587	17,793,637	273,852	413,994

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	CORPORATE CENTRAL	COTTONWOOD HOSPITAL	CREDIT UNION ONE	CUMMINS DIESEL EMPLOYEES	CYPRUS	DAVIS	DAVIS SCHOOLS	DESERET FIRST	DESERET NEWS EMPLOYEES	DIAMOND
ASSETS										
Cash	8,382,164	48,477	1,785,843	9,990	588,028	23,168	111,927	1,248,477	163,637	59,763
Loans:										
Unsecured	533,145	528,520	1,845,429	96,115	9,463,511	67,833	4,967,375	5,599,558	178,710	167,924
Auto	0	1,736,514	7,143,197	405,339	23,083,268	566,553	8,606,541	13,552,081	995,943	3,125,722
Real Estate	0	1,298,144	6,576,327	0	13,599,674	94,749	2,307,402	9,023,119	619,186	2,142,759
All Other to Members	0	1,268,169	4,930,131	0	8,425,119	37,084	2,210,198	3,454,305	413,372	517,648
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	533,145	4,831,347	20,495,084	501,454	54,571,572	766,219	18,091,516	31,629,063	2,207,211	5,954,053
LESS: Allowance for Loans Losses	0	53,246	400,000	4,531	608,798	12,286	81,389	354,471	38,554	59,050
Total Investments	158,746,158	1,451,991	5,399,316	12,107	19,513,788	47,373	5,135,216	13,317,763	40,913	1,650,554
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	423,840	902,246	0	1,524,893	0	853,639	919,144	0	124,489
Other Real Estate Owned	0	65,000	49,858	0	89,384	0	0	182,924	0	0
Other Fixed Assets	316,108	72,210	228,479	0	812,361	5,310	187,169	353,747	27,338	29,484
Other Assets	1,140,787	88,788	253,401	8,916	648,515	0	260,934	323,241	14,188	64,050
TOTAL ASSETS	169,118,362	6,928,407	28,714,227	527,936	77,139,743	829,784	24,559,012	47,619,888	2,414,733	7,823,343
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	969,393	1,774,462	0	6,730,546	0	3,352,828	8,903,339	0	425,396
Regular Shares	96,149,706	2,839,604	9,559,205	432,768	38,170,013	731,814	12,448,636	17,297,873	1,085,847	1,735,483
Money Market Shares	0	353,718	3,406,857	0	9,667,088	0	0	5,316,890	0	562,096
Certificates of Deposits	63,211,582	1,297,870	6,212,169	0	6,274,063	36,188	3,576,954	9,634,057	841,751	3,614,924
IRA/KEOGH & Retirement Accounts	0	1,224,565	4,872,609	0	8,623,750	10,096	2,925,857	4,286,999	228,628	949,319
All Other Shares and Deposits	0	0	0	0	0	0	526,581	0	0	266,030
Total Shares and Deposits	159,361,288	6,685,150	25,825,302	432,768	69,465,460	778,098	22,830,856	45,439,158	2,156,226	7,553,248
Borrowings	5,723,879	0	0	25,000	0	0	0	0	0	2,042
Dividends and Interest Payable	1,418,443	16,286	135,200	0	815,238	951	57,753	268,123	23,782	75,715
Accounts Payable and Other Liabilities	61,961	43,752	32,633	526	90,119	1,051	48,142	32,971	211	26,347
Regular Reserve	1,372,924	153,318	1,299,692	46,022	3,496,918	40,145	959,872	1,205,578	144,514	159,838
Other Reserves	300,000	1	1,315,069	0	0	0	81,537	0	1,500	0
Undivided Earnings	879,867	29,900	106,331	23,620	3,272,008	9,539	580,852	674,058	88,500	6,153
TOTAL LIABILITIES & EQUITY	169,118,362	6,928,407	28,714,227	527,936	77,139,743	829,784	24,559,012	47,619,888	2,414,733	7,823,343

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	DOCTORS	EAST BAY	EIMAC SALT LAKE EMPLOYEES	EMPLOYEES GRANITE MILL	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY EMPLOYEES	EMSCO	EXCHANGE	FIRE-FIGHTERS	GSL
ASSETS										
Cash	15,062	17,036	29,184	15,827	11,709	594,501	10,717	45	10,000	7,565
Loans:										
Unsecured	0	0	0	8,985	11,267	500,793	0	130,449	969,087	44,224
Auto	0	1,307,891	0	0	89,301	2,940,801	104,142	713,157	2,568,123	145,668
Real Estate	0	898,309	513,514	0	0	1,775,095	0	32,899	2,991,811	0
All Other to Members	0	2,416,577	2,332,915	35,268	8,885	1,062,859	118,484	65,465	1,861,693	0
Other	0	0	0	0	0	0	0	0	11,149	0
Total Loans	0	4,622,777	2,846,429	44,253	109,453	6,279,548	222,626	941,970	8,401,863	189,892
LESS: Allowance for Loans Losses	0	183,982	30,959	1,681	2,551	40,355	500	8,635	64,217	2,040
Total Investments	1,307,155	345,587	976,326	22,566	1,831	966,028	140,180	159,423	2,450,735	8,438
LESS: Allowance for Investment Losses	0	0	0	0	0	0	12,532	0	0	0
Land and Building (Net)	0	100,703	15,170	0	0	0	0	0	149,637	0
Other Real Estate Owned	0	53,925	0	0	0	39,677	0	0	0	0
Other Fixed Assets	3,029	5,756	2,893	0	0	38,659	896	6,458	27,446	0
Other Assets	5,777	89,928	12,294	0	3,262	15,293	867	5,411	95,641	0
TOTAL ASSETS	1,331,023	5,051,730	3,851,337	80,965	123,704	7,893,351	362,254	1,104,672	11,071,105	203,855
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	219,710	309,900	0	0	518,067	0	0	295,000	0
Regular Shares	88,509	2,635,191	1,675,523	59,304	98,866	2,905,301	145,565	738,672	4,041,738	170,179
Money Market Shares	0	0	0	0	0	0	0	0	430,026	0
Certificates of Deposits	1,214,852	850,491	1,395,594	0	0	2,269,348	144,916	85,000	3,798,020	0
IRA/KEOGH & Retirement Accounts	3,681	978,775	15,226	0	0	1,641,108	0	35,716	1,155,614	0
All Other Shares and Deposits	0	0	105,371	0	0	0	0	131,768	10,085	0
Total Shares and Deposits	1,307,042	4,684,167	3,501,614	59,304	98,866	7,333,824	290,481	991,156	9,730,483	170,179
Borrowings	0	0	0	0	7,173	0	0	0	0	0
Dividends and Interest Payable	(8,346)	15,151	71,539	0	0	34,177	0	3,778	56,739	0
Accounts Payable and Other Liabilities	0	511	2,032	46	43	1,034	0	1,123	31,909	0
Regular Reserve	9,191	121,129	181,552	10,581	11,938	316,195	22,215	57,952	929,000	19,275
Other Reserves	0	0	0	332	0	150,000	0	42,655	15,114	0
Undivided Earnings	23,136	230,772	94,600	10,702	5,684	58,121	49,558	8,008	307,860	14,401
TOTAL LIABILITIES & EQUITY	1,331,023	5,051,730	3,851,337	80,965	123,704	7,893,351	362,254	1,104,672	11,071,105	203,855

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	GALIGHER EMPLOYEES	GARFIELD	GOLDENWEST	GRAND COUNTY	GRANITE DISTRICT	HAFER'S EMPLOYEES	HEALTH CARE	HERCULES	HI-LAND	INDUSTRIAL SUPPLY EMPLOYEES
ASSETS										
Cash	100	884,653	3,722,693	65,548	2,399,353	6,493	99,843	275,296	30,341	9,142
Loans:										
Unsecured	128,697	999,087	10,468,878	57,518	3,573,654	71,060	2,495,602	1,699,383	391,651	23,698
Auto	508,363	2,617,219	20,821,173	657,827	20,234,647	20,546	3,751,101	6,166,630	3,478,207	0
Real Estate	181,212	888,041	17,866,580	15,062	8,720,388	0	1,520,658	1,484,164	1,254,129	0
All Other to Members	36,922	187,204	16,987,541	112,691	6,417,526	0	577,683	1,859,382	0	121,801
Other	0	0	2,632	0	706,541	0	0	0	0	0
Total Loans	855,194	4,691,551	66,146,804	843,098	39,652,756	91,606	8,345,044	11,209,559	5,123,987	145,499
LESS: Allowance for Loans Losses	9,862	72,155	1,016,870	42,815	199,643	2,675	88,709	111,587	71,198	3,009
Total Investments	107,714	1,925,174	33,125,341	343,381	15,016,420	27,992	1,413,865	8,835,129	914,154	24,371
LESS: Allowance for Investment Losses	0	0	100,000	0	0	0	0	0	0	0
Land and Building (Net)	0	277,379	3,124,992	0	2,051,984	0	336,520	804,037	0	0
Other Real Estate Owned	0	0	128,091	0	144,412	0	0	0	0	0
Other Fixed Assets	10,095	22,641	239,698	12,051	499,541	109	12,627	137,649	11,220	0
Other Assets	23,687	60,911	1,114,983	51	83,350	0	86,060	122,851	22,329	0
TOTAL ASSETS	986,928	7,790,154	106,485,732	1,221,314	59,648,173	123,525	10,205,250	21,272,934	6,030,833	176,003
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	390,160	8,606,897	0	8,660,970	111,960	1,199,120	2,180,038	0	0
Regular Shares	756,931	4,950,285	39,440,724	955,402	19,849,881	0	6,937,040	6,084,309	4,773,615	133,643
Money Market Shares	0	0	10,979,920	0	11,578,128	0	0	2,423,729	0	0
Certificates of Deposits	140,114	1,310,683	23,335,402	0	8,333,974	0	501,087	4,744,891	0	0
IRA/KEOGH & Retirement Accounts	0	687,655	10,952,274	108,307	6,040,385	0	626,152	4,244,111	666,517	0
All Other Shares and Deposits	0	0	1,673,851	0	583,112	0	0	0	0	0
Total Shares and Deposits	897,045	7,338,783	94,989,068	1,063,709	55,046,450	111,960	9,263,399	19,677,078	5,440,132	133,643
Borrowings	0	0	0	0	29,251	0	0	0	0	0
Dividends and Interest Payable	3,266	15,709	916,772	1,448	0	0	8,573	229,751	0	0
Accounts Payable and Other Liabilities	1,338	15,240	342,685	1,354	74,842	0	102,943	17,935	4,110	225
Regular Reserve	55,027	247,537	6,109,779	45,903	2,676,119	7,718	219,866	833,452	268,850	14,792
Other Reserves	27,654	4,553	2,738,699	11,222	1,745,662	2,000	0	130,737	15,000	0
Undivided Earnings	2,598	168,332	1,388,729	97,678	75,849	1,847	610,469	383,981	302,741	27,343
TOTAL LIABILITIES & EQUITY	986,928	7,790,154	106,485,732	1,221,314	59,648,173	123,525	10,205,250	21,272,934	6,030,833	176,003

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	JORDAN	KINGS PEAK	LEHI WORKS EMPLOYEES	LOGAN CACHE RICH	LOGAN CITY EMPLOYEES	MCKAY-DEE HOSPITAL	MEADOW GOLD EMPLOYEES	MILLARD COUNTY	MORONI FEED	MOUNTAIN AMERICA
ASSETS										
Cash	571,744	60	7,242	50,294	24,699	221,800	21,239	232,174	509	8,339,450
Loans:										
Unsecured	2,957,352	140,607	49,449	68,552	591,825	1,907,957	103,498	477,348	920,710	29,726,120
Auto	12,742,305	351,719	570,672	2,472,486	0	5,676,643	1,532,682	2,225,960	1,493,476	80,299,416
Real Estate	3,967,038	136,273	59,490	0	0	3,110,184	40,234	2,218,593	2,427,603	55,630,740
All Other to Members	3,133,521	79,276	201,432	0	0	2,676,313	0	1,819,402	333,639	33,864,334
Other	0	0	0	573,079	0	0	0	18,655	0	0
Total Loans	22,800,216	707,875	881,043	3,114,117	591,825	13,371,097	1,676,414	6,759,958	5,175,428	199,520,610
LESS: Allowance for Loans Losses	70,210	21,022	11,752	2,149	23,003	143,502	11,838	98,112	8,227	2,672,073
Total Investments	6,217,047	87,632	57,076	128,851	6,716	5,494,236	208,043	735,939	1,743,099	54,894,589
LESS: Allowance for Investment Losses	14,256	0	0	0	0	53,344	0	0	0	12,981
Land and Building (Net)	831,744	0	11,686	0	0	191,338	0	357,861	0	14,157,710
Other Real Estate Owned	0	0	0	0	0	0	0	38,600	6,000	3,233,640
Other Fixed Assets	162,010	547	0	7,850	2,731	497,165	9,627	25,785	13,538	2,089,360
Other Assets	125,554	3,279	3,744	2,236	145	114,699	6,216	122,627	11,326	5,218,500
TOTAL ASSETS	30,623,849	778,371	949,039	3,301,199	603,113	19,693,489	1,909,701	8,174,832	6,941,673	284,768,805
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	2,202,071	0	0	0	0	2,293,667	0	896,306	0	32,812,686
Regular Shares	9,712,627	515,995	0	2,821,115	527,093	6,436,356	1,317,692	3,480,538	5,493,366	77,674,142
Money Market Shares	3,278,400	156,202	219,208	0	0	3,385,916	0	62,498	0	51,252,201
Certificates of Deposits	10,195,029	0	359,277	0	0	4,115,599	0	2,459,984	0	86,932,757
IRA/KEOGH & Retirement Accounts	2,937,175	55,666	216,359	0	0	2,154,574	286,838	1,225,789	999,402	20,302,474
All Other Shares and Deposits	114,177	0	0	0	32,709	0	0	0	101,716	1,454,910
Total Shares and Deposits	28,439,479	727,863	794,844	2,821,115	559,802	18,386,112	1,604,530	8,125,115	6,594,484	270,429,170
Borrowings	0	0	63,000	50,000	0	0	0	0	3	296,708
Dividends and Interest Payable	223,669	10,240	3,336	0	0	27,870	0	79,804	0	345,249
Accounts Payable and Other Liabilities	86,435	155	945	13,731	0	204,147	0	19,476	0	993,539
Regular Reserve	982,384	15,116	59,380	151,362	33,686	843,940	100,080	62	238,523	10,104,189
Other Reserves	0	0	989	1,878	1,209	0	17,365	0	8,000	0
Undivided Earnings	891,882	24,997	26,545	263,113	8,416	231,420	187,726	(49,625)	100,663	2,599,950
TOTAL LIABILITIES & EQUITY	30,623,849	778,371	949,039	3,301,199	603,113	19,693,489	1,909,701	8,174,832	6,941,673	284,768,805

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	MURRAY SCHOOL DISTRICT	NATIONAL J.A.C.L.	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST	OGDEN GOV'T EMPLOYEES	OGDEN MUNICIPAL EMPLOYEES	OGDEN TEACHERS	P & S	PACIFIC PIPE
ASSETS										
Cash	525	226,670	30,623	0	1,312,294	1,137,062	736,525	134,579	11,481	261,432
Loans:										
Unsecured	240,573	1,666,911	201,658	608,537	1,347,252	4,389,022	1,183,310	747,293	236,071	180,902
Auto	853,533	4,348,159	3,555,809	1,614,153	3,798,332	9,571,912	4,472,560	1,958,208	1,366,201	2,153,551
Real Estate	1,429,753	44,160	1,778,595	0	12,691,437	4,307,714	2,188,449	0	571,000	667,048
All Other to Members	299,933	913,471	1,773,417	922,249	3,461,955	4,539,713	808,526	827,424	675,673	1,455,291
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	2,823,792	6,972,701	7,309,479	3,144,939	21,298,976	22,808,361	8,652,845	3,532,925	2,848,945	4,456,792
LESS: Allowance for Loans Losses	200,304	75,147	42,459	21,943	494,096	123,359	135,298	65,560	22,597	15,249
Total Investments	411,638	3,176,644	1,541,067	2,486,765	2,786,555	3,399,266	3,990,024	867,351	1,268,056	824,653
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	14,172	50,597	98,331	0	158,766	1,058,549	83,767	0	0	235,514
Other Real Estate Owned	22,198	0	0	0	73,933	0	0	0	23,498	0
Other Fixed Assets	37,047	24,911	25,931	36,330	78,063	228,029	40,502	7,837	16,241	61,997
Other Assets	10,432	88,408	30,008	36,313	233,899	285,717	128,120	13,669	14,965	60,586
TOTAL ASSETS	3,119,500	10,464,784	8,992,980	5,682,404	25,448,390	28,793,625	13,496,485	4,490,801	4,160,589	5,885,725
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	2,488,252	2,299,982	805,377	0	568,941	301,677
Regular Shares	1,157,737	7,276,277	6,896,724	3,413,952	10,718,877	9,054,805	3,771,502	3,126,981	2,048,881	2,792,077
Money Market Shares	896,837	0	0	0	0	7,182,528	3,340,924	0	0	0
Certificates of Deposits	1,062,777	820,000	0	443,282	5,257,556	5,357,316	1,634,502	294,049	801,285	1,152,116
IRA/KEOGH & Retirement Accounts	13,069	916,095	830,146	1,418,681	6,463,034	2,917,300	2,652,715	426,502	377,137	1,140,300
All Other Shares and Deposits	0	0	0	35,433	78,173	0	843	0	3,704	0
Total Shares and Deposits	3,130,420	9,012,372	7,726,870	5,311,348	25,005,892	26,811,931	12,205,863	3,847,532	3,799,948	5,386,170
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	41,049	15,370	137,214	0	109,502	56,529	89,492	0	32,514	19,947
Accounts Payable and Other Liabilities	10,235	3,249	4,104	6,519	11,641	178,947	32,501	2,536	6,069	11,408
Regular Reserve	0	545,884	413,155	216,008	286,550	1,354,683	606,590	173,616	182,068	281,305
Other Reserves	0	576,222	0	64,000	0	0	0	0	83,749	31,413
Undivided Earnings	(62,204)	311,687	711,637	84,529	34,805	391,535	562,039	467,117	56,241	155,482
TOTAL LIABILITIES & EQUITY	3,119,500	10,464,784	8,992,980	5,682,404	25,448,390	28,793,625	13,496,485	4,490,801	4,160,589	5,885,725

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH	PIONEER	PIPING CONTRACTORS	PRESTO	PRIMARY HOSPITAL	PRO OF UTAH	PROVO CITY EMPLOYEES	PROVO POLICE & FIRE DEPT.	PROVO POSTAL
ASSETS										
Cash	0	13,815	1,055,253	26,946	31,108	0	4,896	177,118	15,053	8,876
Loans:										
Unsecured	69,645	252,789	732,254	11,826	8,283	279,092	0	110,702	88,046	229,315
Auto	378,508	1,308,415	6,394,780	146,647	122,245	1,526,253	57,680	1,520,596	1,105,261	1,536,314
Real Estate	0	342,416	777,401	0	0	0	27,933	342,529	65,553	691,011
All Other to Members	151,552	126,246	1,429,689	0	16,317	97,278	92,190	188,169	123,564	546,758
Other	0	0	0	78,054	0	0	0	0	0	0
Total Loans	599,705	2,029,866	9,334,124	236,527	146,845	1,902,623	177,803	2,161,996	1,382,424	3,003,398
LESS: Allowance for Loans Losses	12,558	17,532	77,502	16,319	1,725	27,944	17,522	6,866	3,000	62,699
Total Investments	137,613	1,074,005	2,121,815	48,255	5,305	299,377	52,840	45,560	27,356	637,172
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	0	269,627	0	0	0	0	0	0	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	20,498
Other Fixed Assets	0	9,969	69,124	0	0	0	8,183	15,308	13,187	14,984
Other Assets	9,218	36,983	88,379	3,832	4,935	0	10,000	21,536	0	23,352
TOTAL ASSETS	733,978	3,147,106	12,860,820	299,241	186,468	2,174,056	236,200	2,414,652	1,435,020	3,645,581
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	1,984,600	0	0	0	0	0	0	0
Regular Shares	391,029	1,219,887	4,838,639	207,874	150,784	998,119	224,660	1,633,921	1,331,215	2,740,934
Money Market Shares	0	0	1,776,534	0	0	0	0	0	0	0
Certificates of Deposits	214,326	913,604	1,147,436	0	12,964	616,632	0	231,722	0	110,500
IRA/KEOGH & Retirement Accounts	0	770,337	2,363,705	52,437	0	267,563	0	315,307	0	245,083
All Other Shares and Deposits	61,762	0	53,479	0	0	0	0	18,853	0	0
Total Shares and Deposits	667,117	2,903,828	12,164,393	260,311	163,748	1,882,314	224,660	2,199,803	1,331,215	3,096,517
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	10,643	29,390	0	0	30,939	0	38,052	0	57,089
Accounts Payable and Other Liabilities	8,699	(5)	51,150	299	363	2,484	905	2,842	0	1,939
Regular Reserve	33,914	125,395	542,311	22,395	10,423	149,548	946	104,048	84,796	191,200
Other Reserves	0	0	5,640	0	0	0	0	21,733	5,741	6,055
Undivided Earnings	24,248	107,245	67,936	16,236	11,934	108,771	9,689	48,174	13,268	292,781
TOTAL LIABILITIES & EQUITY	733,978	3,147,106	12,860,820	299,241	186,468	2,174,056	236,200	2,414,652	1,435,020	3,645,581

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	PROVO SCHOOL DISTRICT	S E A	SALT LAKE BOARD OF REALTORS	SALT LAKE CITY	SALT LAKE CITY WATER DEPARTMENT	SALT LAKE COUNTY EMPLOYEES	SALT LAKE POLICE	SALT LAKE SCHOOLS	SALT WORKERS	SAN JUAN
ASSETS										
Cash	130,546	61,618	30,140	423,115	19,983	200,971	161,649	732,334	33,516	6,583
Loans:										
Unsecured	1,263,930	127,954	26,274	5,067,418	169,250	264,968	631,486	1,429,184	0	22,181
Auto	3,789,496	694,580	262,883	7,866,134	222,164	1,886,081	3,086,735	2,185,694	0	207,781
Real Estate	1,993,261	99,958	236,068	10,792,050	0	0	1,199,732	1,062,522	0	58,957
All Other to Members	173,438	116,040	64,155	2,723,030	19,347	352,032	615,357	780,160	424,061	233,078
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	7,220,125	1,038,532	589,380	26,448,632	410,761	2,503,081	5,533,310	5,457,560	424,061	521,997
LESS: Allowance for Loans Losses	56,630	3,282	11,984	489,957	2,582	37,701	57,337	58,562	14,809	4,601
Total Investments	1,247,794	101,276	52,342	2,619,482	36,573	1,609,971	1,364,301	4,175,992	39,505	9,476
LESS: Allowance for Investment Losses	0	2,921	0	0	0	0	0	0	0	0
Land and Building (Net)	569,075	0	0	1,402,671	0	0	205,106	220,690	0	0
Other Real Estate Owned	0	0	0	67,994	0	0	0	0	0	0
Other Fixed Assets	62,628	7,995	0	190,203	2,631	0	95,165	50,501	0	5,994
Other Assets	65,324	0	6,625	191,782	1,223	26,761	113,959	73,846	0	185
TOTAL ASSETS	9,238,862	1,203,218	666,503	30,853,922	468,589	4,303,083	7,416,153	10,652,361	482,273	539,634
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	412,142	0	0	3,000,361	0	0	520,361	571,357	0	0
Regular Shares	5,143,028	1,072,438	619,974	15,204,093	427,797	3,895,002	3,615,854	9,297,699	320,491	457,420
Money Market Shares	1,141,250	0	0	171,788	0	0	0	0	0	0
Certificates of Deposits	0	0	0	6,299,770	0	0	1,472,022	120,000	0	7,667
IRA/KEOGH & Retirement Accounts	1,536,807	0	0	3,368,355	2,235	0	1,351,111	0	0	0
All Other Shares and Deposits	0	0	0	350,137	0	0	0	0	0	1,587
Total Shares and Deposits	8,233,227	1,072,438	619,974	28,394,504	430,032	3,895,002	6,959,348	9,989,056	320,491	466,674
Borrowings	0	0	0	88,763	0	0	0	0	0	30,000
Dividends and Interest Payable	25,554	0	0	128,929	0	0	34,997	6,992	0	0
Accounts Payable and Other Liabilities	16,014	540	302	70,439	2,560	1,382	17,093	8,178	0	687
Regular Reserve	351,628	102,347	33,679	812,201	22,005	150,167	260,467	373,088	39,614	33,429
Other Reserves	60,587	0	0	0	0	0	35,461	0	512	0
Undivided Earnings	551,852	27,893	12,548	1,359,086	13,992	256,532	108,787	275,047	121,656	8,844
TOTAL LIABILITIES & EQUITY	9,238,862	1,203,218	666,503	30,853,922	468,589	4,303,083	7,416,153	10,652,361	482,273	539,634

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting

Figures in Dollars

	SCHREIBER EMPLOYEES	SNOWBIRD EMPLOYEES	SORENSON EMPLOYEES	SOUTH SANPETE	SOUTHWEST INDUSTRIAL AREA	SUNNYSIDE	SWEET'S EMPLOYEES	TANNER EMPLOYEES	TEXAS GULF POTASH EMPLOYEES	THIOKOL
ASSETS										
Cash	0	22,148	70	0	2,674	85,197	(2,259)	247,900	27,856	138,101
Loans:										
Unsecured	102,672	46,420	155,978	11,047	0	43,330	27,802	0	30,812	1,621,572
Auto	512,484	103,548	595,640	101,641	24,753	1,000,634	125,837	0	109,328	6,829,042
Real Estate	219,437	0	0	0	0	313,040	0	0	0	722,321
All Other to Members	32,711	14,283	286,131	66,727	12,103	203,320	0	582,727	35,368	930,057
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	867,304	164,251	1,037,749	179,415	36,856	1,560,324	153,639	582,727	175,508	10,102,992
LESS: Allowance for Loans Losses	11,266	5,637	18,790	3,954	4,980	5,641	2,543	2,590	4,950	59,811
Total Investments	86,605	32,930	321,991	167,142	89,380	382,760	17,715	233,036	125,803	2,608,833
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	0	0	0	0	0	0	0	10	480,263
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	0
Other Fixed Assets	1,976	464	1,546	0	0	10,356	0	0	0	129,770
Other Assets	754	1,200	6,172	0	0	18,028	7,900	11,414	0	55,387
TOTAL ASSETS	945,373	215,356	1,348,738	342,603	123,930	2,051,024	174,452	1,072,487	324,227	13,455,535
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	0	0	0	0	0	1,207,573
Regular Shares	417,897	199,269	925,523	301,705	115,476	1,670,626	155,675	886,321	236,234	7,423,251
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	79,152	0	71,919	0	0	0	0	100,744	0	2,885,100
IRA/KEOGH & Retirement Accounts	335,840	0	93,461	0	0	218,471	0	0	0	913,792
All Other Shares and Deposits	13,619	0	160,060	0	0	0	0	0	0	60,625
Total Shares and Deposits	846,508	199,269	1,250,963	301,705	115,476	1,889,097	155,675	987,065	236,234	12,490,341
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	0	8,755	0	0	0	0	0	0	77,931
Accounts Payable and Other Liabilities	1,784	0	7,998	0	0	424	97	972	370	33,109
Regular Reserve	39,373	15,134	54,594	17,335	4,483	96,089	11,030	18,492	22,224	481,779
Other Reserves	0	0	8,372	0	0	16,154	0	0	10,018	357,900
Undivided Earnings	57,708	953	18,056	23,563	3,971	49,260	7,650	65,958	55,381	14,475
TOTAL LIABILITIES & EQUITY	945,373	215,356	1,348,738	342,603	123,930	2,051,024	174,452	1,072,487	324,227	13,455,535

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting

Figures in Dollars	TRANS WEST	TREASURY	TRI COUNTY	TWIN PEAKS	U N D C	U P & L OGDEN	UCB	USU COMMUNITY	UINTAH	UNIVERSITY OF UTAH
ASSETS										
Cash	166,101	264,844	13,161	1,525	6,834	36,656	17,031	1,034,592	0	2,433,012
Loans:										
Unsecured	1,039,803	545,952	29,110	94,658	0	140,371	35,413	4,040,058	267,528	9,577,279
Auto	7,686,034	1,278,018	89,769	1,366,485	74,206	1,573,700	8,860	9,057,040	83,890	24,909,370
Real Estate	6,760,914	1,314,706	0	651,551	0	231,011	0	5,589,304	15,712	5,991,020
All Other to Members	2,973,253	418,401	13,859	346,232	12,969	68,652	6,271	3,776,702	406,762	8,373,347
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	18,460,004	3,557,077	132,738	2,458,926	87,175	2,013,734	50,544	22,463,104	773,892	48,851,016
LESS: Allowance for Loans Losses	225,138	25,859	5,224	9,623	5,071	5,563	2,246	178,977	(2)	421,009
Total Investments	4,624,037	280,146	45,793	738,499	7,593	143,682	1,362	6,208,886	200,927	20,532,424
LESS: Allowance for Investment Losses	13,000	0	0	0	0	0	0	0	0	0
Land and Building (Net)	722,865	0	0	0	0	0	0	502,182	0	1,567,652
Other Real Estate Owned	0	0	0	0	0	0	0	79,479	0	53,183
Other Fixed Assets	114,859	4,459	0	15,971	0	3,568	12	241,094	4,125	1,057,936
Other Assets	336,111	750	0	7,454	5,000	6,723	0	1,251,668	896	504,682
TOTAL ASSETS	24,185,839	4,081,417	186,468	3,212,752	101,531	2,198,800	66,703	31,602,028	979,842	74,578,896
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	1,766,903	0	0	5,656	0	0	0	7,364,344	0	15,538,150
Regular Shares	7,496,086	2,246,119	147,850	1,346,585	87,944	1,926,229	58,653	10,797,696	769,434	28,188,494
Money Market Shares	3,969,726	0	0	0	0	0	0	586,048	0	10,906,154
Certificates of Deposits	8,406,237	375,507	0	943,519	0	0	0	8,613,289	137,930	6,501,222
IRA/KEOGH & Retirement Accounts	1,495,442	834,911	0	433,224	0	0	0	1,679,175	0	8,364,882
All Other Shares and Deposits	119,804	0	0	316,134	0	0	0	0	0	153,555
Total Shares and Deposits	23,254,198	3,456,537	147,850	3,045,118	87,944	1,926,229	58,653	29,040,552	907,364	69,652,457
Borrowings	0	0	0	0	0	0	0	26,618	0	0
Dividends and Interest Payable	108,690	(3,724)	0	0	0	34,985	0	0	14,927	(27)
Accounts Payable and Other Liabilities	121,849	17,615	63	4,745	80	3,077	0	7,735	187	150,907
Regular Reserve	611,812	370,000	16,258	111,201	9,013	119,406	5,253	996,951	21,426	1,782,897
Other Reserves	0	229,794	19,458	0	0	0	0	85,379	0	2,833,116
Undivided Earnings	89,290	11,195	2,839	51,688	4,494	115,103	2,797	1,444,793	35,938	159,546
TOTAL LIABILITIES & EQUITY	24,185,839	4,081,417	186,468	3,212,752	101,531	2,198,800	66,703	31,602,028	979,842	74,578,896

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	UT SCHOOL FOR DEAF AND BLIND	UTAH ASSOCIATIONS	UTAH CENTRAL	UTAH CHIROPRACTORS	UTAH COPPER EMPLOYEES	UTAH OIL WORKERS	UTAH POWER AND LIGHT EMPLOYEES	UTAH PRISON EMPLOYEES	UTAH VALLEY	VALTEK
ASSETS										
Cash	17,997	21,599	2,346,988	6,336	348,840	24,689	60,721	1,655	69,805	53,810
Loans:										
Unsecured	82,075	127,463	3,990,861	0	135,526	272,837	3,230,029	50,205	145,465	134,328
Auto	498,824	1,545,203	11,930,213	101,582	2,702,485	3,670,897	8,658,436	1,755,981	991,407	0
Real Estate	0	679,667	9,314,882	0	1,681,597	48,153	7,201,647	0	656,148	0
All Other to Members	66,094	560,315	5,557,779	170,142	2,292,207	968,785	1,880,763	525,600	604,265	201,492
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	646,993	2,912,648	30,793,735	271,724	6,811,815	4,960,672	20,970,875	2,331,786	2,397,285	335,820
LESS: Allowance for Loans Losses	12,590	30,740	571,311	8,405	57,747	35,285	136,273	23,199	14,635	700
Total Investments	190,681	1,226,949	12,745,811	16,039	9,045,915	4,513,013	7,756,448	46,790	201,205	6,950
LESS: Allowance for Investment Losses	8,822	57,331	0	0	311,549	0	0	0	0	0
Land and Building (Net)	0	39,589	2,054,785	0	25,916	0	0	0	221,315	0
Other Real Estate Owned	0	131,423	258,047	0	0	0	24,303	0	118,838	0
Other Fixed Assets	673	0	434,465	0	8,752	14,565	671	14,933	5,009	0
Other Assets	0	22,182	360,583	3,757	73,379	124,647	287,455	0	29,926	4,047
TOTAL ASSETS	834,932	4,266,319	48,423,103	289,451	15,945,321	9,602,301	28,964,200	2,371,965	3,028,748	399,927
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	427,701	3,269,180	0	0	0	0	0	210,476	0
Regular Shares	772,164	2,340,291	19,949,134	177,717	9,542,479	7,270,332	26,279,961	1,163,884	2,188,797	377,642
Money Market Shares	0	0	6,940,238	0	0	0	0	655,208	0	0
Certificates of Deposits	0	567,738	9,187,401	0	2,587,585	21,100	0	0	291,424	0
IRA/KEOGH & Retirement Accounts	0	558,405	6,738,811	91,738	2,854,421	0	0	248,924	96,514	0
All Other Shares and Deposits	0	4,612	0	0	0	0	0	0	0	0
Total Shares and Deposits	772,164	3,898,747	46,084,764	269,455	14,984,485	7,291,432	26,279,961	2,068,016	2,787,211	377,642
Borrowings	0	0	0	0	0	0	0	105,000	0	0
Dividends and Interest Payable	0	14,319	337,000	0	17,426	0	502,844	0	44,917	0
Accounts Payable and Other Liabilities	312	26,394	129,808	0	2,262	32,864	27,508	2,521	5,690	0
Regular Reserve	48,085	124,431	1,359,354	16,793	258,906	427,881	1,036,887	100,964	115,556	16,771
Other Reserves	0	0	125,000	0	0	0	1,117,000	0	0	2,700
Undivided Earnings	14,371	202,428	387,177	3,203	682,242	1,850,124	0	95,464	75,374	2,814
TOTAL LIABILITIES & EQUITY	834,932	4,266,319	48,423,103	289,451	15,945,321	9,602,301	28,964,200	2,371,965	3,028,748	399,927

STATE CHARTERED CREDIT UNIONS
June 30, 1990

121 Reporting Figures in Dollars	WASCO	WATER AND SANITATION EMPLOYEES	WEBER
ASSETS			
Cash	46,316	19,438	93,740
Loans:			
Unsecured	74,944	125,989	2,127,127
Auto	427,068	358,444	9,420,168
Real Estate	616,187	0	2,921,685
All Other to Members	163,137	39,431	1,142,167
Other	0	0	0
Total Loans	1,281,336	523,864	15,611,147
LESS: Allowance for Loans Losses	5,773	23,439	1,047,458
Total Investments	826,168	57,937	7,644,116
LESS: Allowance for Investment Losses	0	0	0
Land and Building (Net)	0	0	0
Other Real Estate Owned	0	0	0
Other Fixed Assets	19,491	1	42,313
Other Assets	5,984	2,045	216,435
TOTAL ASSETS	2,173,522	579,846	22,560,293
LIABILITIES AND EQUITY			
Deposits:			
Share Drafts	0	0	2,312,863
Regular Shares	1,075,700	512,029	5,285,411
Money Market Shares	0	0	3,552,453
Certificates of Deposits	896,245	41,146	7,240,981
IRA/KEOGH & Retirement Accounts	0	0	2,701,012
All Other Shares and Deposits	373	0	0
Total Shares and Deposits	1,972,318	553,175	21,092,720
Borrowings	0	0	0
Dividends and Interest Payable	0	647	131,402
Accounts Payable and Other Liabilities	0	0	33,923
Regular Reserve	77,173	25,975	734,717
Other Reserves	0	0	369,037
Undivided Earnings	124,031	49	198,494
TOTAL LIABILITIES & EQUITY	2,173,522	579,846	22,560,293

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED CREDIT UNIONS
FOR THE SIX MONTH PERIOD ENDING JUNE 30, 1990

121 Reporting
Figures In Dollars

INCOME	
Interest on Loans	76,549,683
LESS: Interest Refund	14,482
Income from Other Investments	25,740,007
Income (Loss) from Trading Securities	9,401
Fee Income	6,069,461
Other Operating Income	1,841,977
TOTAL GROSS INCOME	110,196,047
EXPENSES	
Employee Compensation and Benefit	17,172,907
Travel and Conference	573,118
Office Occupancy	3,240,775
Office Operations	7,346,772
Educational and Promotional	1,829,216
Loan Servicing	701,593
Professional and Outside Services	1,036,972
Provision for Loan Loss	7,251,133
Provision for Investment Loss	163,006
Member Insurance	1,791,493
Operating Fees	320,202
Miscellaneous Operating Expense	1,492,612
TOTAL OPERATING EXPENSES	42,919,799
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS	67,276,248
NON-OPERATING GAINS OR LOSSES	
Gain (Loss) on Investments	(26,069)
Gain (Loss) on Disposition of Assets	3,916
Other Non-operating Income (Expense)	63,715
INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST	67,317,810
COST OF FUNDS	
Interest on Borrowed Money	94,899
Dividends on Shares	31,521,669
Interest on Deposits	29,520,181
NET INCOME	6,181,061
RESERVE TRANSFERS	
Required Transfer to Statutory Reserves	5,217,570
Additional Transfers to Reserves	1,336,041

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	TOTAL STATE CREDIT UNIONS	A.F. HOSPITAL	ACORN	ALPINE	AMCOR EMPLOYEES	AMERICA FIRST	AMERICAN PAPER EMPLOYEES	ASSOCIATED	BAILEY INC. EMPLOYEES
ASSETS									
Cash	64,221,346	23,715	54,457	1,724,890	3,537	10,670,514	3,388	184,273	10,539
Loans:									
Unsecured	226,920,076	53,196	538,318	2,893,700	0	84,287,099	31,525	575,797	32,450
Auto	591,092,374	147,981	1,341,058	4,160,147	0	160,117,277	58,444	1,851,833	340,338
Real Estate	341,354,928	0	326,959	1,246,363	0	94,079,283	0	418,527	0
All Other to Members	197,536,190	48,851	734,829	7,135,770	189,082	22,602,745	9,762	874,252	56,456
Other	7,242,859	0	0	0	0	0	0	0	0
Total Loans	1,364,146,427	250,028	2,941,164	15,435,980	189,082	361,086,404	99,731	3,720,409	429,244
LESS: Allowance for Loans Losses	21,301,816	2,202	9,169	142,611	4,923	8,942,708	2,047	102,953	12,929
Total Investments	556,213,883	6,306	77,381	7,291,339	52,157	170,760,902	51,513	750,084	354,736
LESS: Allowance for Investment Losses	662,097	0	0	0	0	215,625	0	0	0
Land and Building (Net)	56,290,971	0	0	166,074	0	14,697,707	0	0	0
Other Real Estate Owned	5,632,267	0	0	0	0	128,829	0	0	0
Other Fixed Assets	12,325,550	4,510	68,325	36,557	167	3,752,406	0	7,373	0
Other Assets	19,993,373	0	0	129,585	0	5,914,529	542	13,065	0
TOTAL ASSETS	2,056,859,904	282,357	3,132,158	24,641,814	240,020	557,852,958	153,127	4,572,251	781,590
LIABILITIES AND EQUITY									
Deposits:									
Share Drafts	171,304,164	0	104,057	2,904,532	0	41,614,217	0	117,117	0
Regular Shares	779,027,334	228,111	969,031	9,682,707	222,095	141,294,396	135,662	2,684,939	693,716
Money Market Shares	124,429,369	0	13,539	3,024,152	0	0	0	0	0
Certificates of Deposits	472,229,951	0	1,134,999	3,410,316	0	128,289,844	0	0	0
IRA/KEOGH & Retirement Accounts	219,222,250	0	518,258	1,856,171	0	78,283,324	0	953,526	0
All Other Shares and Deposits	122,558,363	4,186	0	0	0	115,650,056	0	0	0
Total Shares and Deposits	1,888,771,431	232,297	2,739,884	20,877,878	222,095	505,131,837	135,662	3,755,582	693,716
Borrowings	8,775,001	10,000	152,896	0	0	1,310,000	0	0	0
Dividends and Interest Payable	10,362,399	0	71,548	132,012	0	2,912,162	0	64,150	0
Accounts Payable and Other Liabilities	5,002,140	118	7,519	566,427	122	1,222,839	0	19,260	120
Regular Reserve	68,598,562	17,802	127,747	1,032,202	16,159	15,006,548	7,470	308,499	37,409
Other Reserves	42,119,853	1,105	0	122,686	0	28,420,331	0	51,717	0
Undivided Earnings	33,230,518	21,035	32,564	1,910,609	1,644	3,849,241	9,995	373,043	50,345
TOTAL LIABILITIES & EQUITY	2,056,859,904	282,357	3,132,158	24,641,814	240,020	557,852,958	153,127	4,572,251	781,590

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	BALANCE ROCK	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE CROSS BLUE SHIELD EMPLOYEES	BONNEVILLE FIRST	CARBON	CATHOLIC COMMUNITY	CHEVRON WEST	COCA-COLA EMPLOYEES	COLUMBIA IRON MINE EMPLOYEES
ASSETS										
Cash	39,554	1,042,793	10,511	197,582	72,580	306,516	17,116	1,193,939	9,771	7,697
Loans:										
Unsecured	171,301	1,365,476	26,392	409,637	326,977	374,074	249,000	1,796,010	186,726	23,450
Auto	1,281,867	9,537,654	111,265	649,763	2,481,616	4,224,356	323,000	7,562,037	0	314,658
Real Estate	0	8,584,529	143,376	70,829	2,329,835	2,875,849	0	2,363,407	0	0
All Other to Members	320,080	4,037,067	266,446	0	907,743	645,863	80,733	2,017,761	0	0
Other	0	1,030,723	0	922,515	0	0	0	0	0	0
Total Loans	1,773,248	24,555,449	547,479	2,052,744	6,046,171	8,120,142	652,733	13,739,215	186,726	338,108
LESS: Allowance for Loans Losses	16,137	200,000	10,845	18,178	168,633	31,141	25,837	122,271	1,391	4,050
Total Investments	214,733	2,061,477	126,065	270,486	768,694	241,060	576,122	2,057,576	55,263	6,399
LESS: Allowance for Investment Losses	0	0	0	5,504	0	0	0	32,000	0	0
Land and Building (Net)	0	2,338,555	0	0	612,390	169,273	0	0	0	0
Other Real Estate Owned	0	254,171	0	0	149,560	32,716	0	0	0	0
Other Fixed Assets	13,245	0	1,767	15,451	89,081	38,998	6,776	43,269	7,035	0
Other Assets	0	200,770	1,190	29,207	222,731	107,135	6,175	154,383	1,846	97
TOTAL ASSETS	2,024,643	30,253,185	676,167	2,541,788	7,792,574	8,984,699	1,233,085	17,034,111	259,250	348,251
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	36,626	2,073,320	0	71,678	1,059,408	951,894	0	1,248,390	0	0
Regular Shares	1,690,093	17,860,979	389,688	931,569	2,576,874	4,030,559	467,805	9,602,917	234,255	211,762
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	110,000	3,377,624	171,098	781,717	477,773	2,280,917	504,199	3,158,787	0	59,626
IRA/KEOGH & Retirement Accounts	0	4,484,616	99,138	495,296	1,096,511	711,831	152,467	1,471,959	0	0
All Other Shares and Deposits	343	0	0	12,038	2,196,653	0	0	0	0	0
Total Shares and Deposits	1,837,062	27,796,539	659,924	2,292,298	7,407,219	7,975,201	1,124,471	15,482,053	234,255	271,388
Borrowings	0	0	0	0	50,200	300,000	0	0	0	0
Dividends and Interest Payable	0	113,453	0	0	15,638	49,957	0	8,701	0	0
Accounts Payable and Other Liabilities	522	82,420	169	15,083	58,730	33,154	618	26,804	217	239
Regular Reserve	86,595	1,297,087	13,466	126,729	0	425,360	60,068	531,147	11,254	30,193
Other Reserves	39,651	0	1,500	0	0	201,027	0	400,780	10,385	0
Undivided Earnings	60,813	963,686	1,108	107,678	260,787	0	47,928	584,626	3,139	46,431
TOTAL LIABILITIES & EQUITY	2,024,643	30,253,185	676,167	2,541,788	7,792,574	8,984,699	1,233,085	17,034,111	259,250	348,251

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	CORPORATE CENTRAL	COTTONWOOD HOSPITAL	CREDIT UNION ONE	CUMMINS DIESEL EMPLOYEES	CYPRUS	DAVIS	DAVIS SCHOOLS	DESERET FIRST	DESERET NEWS EMPLOYEES	DIAMOND
ASSETS										
Cash	9,657,189	82,844	1,600,941	665	910,112	9,413	1,098,577	1,614,828	149,686	274,499
Loans:										
Unsecured	0	563,389	3,315,340	88,583	10,304,064	65,553	5,373,678	5,256,628	955,319	273,282
Auto	0	1,837,976	7,123,275	468,359	22,915,165	611,766	8,735,912	11,203,528	1,181,933	3,126,447
Real Estate	0	1,284,985	6,967,399	0	13,633,017	82,347	1,795,316	8,961,193	199,613	2,628,658
All Other to Members	3,088,043	1,449,694	4,139,376	0	9,238,315	117,085	2,135,356	3,332,335	0	319,266
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	3,088,043	5,136,044	21,545,390	556,942	56,090,561	876,751	18,040,262	28,753,684	2,336,865	6,347,653
LESS: Allowance for Loans Losses	0	40,493	371,209	4,531	680,243	7,550	238,764	326,133	35,237	65,946
Total Investments	123,254,878	747,379	4,756,586	11,609	13,591,627	111,284	3,111,320	12,999,571	100,581	1,244,113
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	427,181	1,216,312	0	1,555,640	0	862,626	925,805	0	125,823
Other Real Estate Owned	0	0	87,058	0	115,308	0	0	56,924	0	0
Other Fixed Assets	322,268	84,193	180,692	8,917	900,752	6,830	135,230	338,546	23,310	37,347
Other Assets	841,830	68,086	331,152	0	685,736	0	135,667	236,470	21,259	69,159
TOTAL ASSETS	137,164,208	6,505,234	29,346,922	573,602	73,169,493	996,728	23,144,918	44,599,695	2,596,464	8,032,648
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	775,088	1,697,238	0	5,791,614	0	2,989,367	8,226,175	0	364,907
Regular Shares	59,164,474	2,742,507	10,640,396	438,948	37,897,784	808,562	11,461,776	16,583,257	1,152,454	1,811,195
Money Market Shares	0	231,301	2,516,594	0	8,313,778	0	0	3,908,617	0	387,706
Certificates of Deposits	69,157,315	1,336,872	7,950,705	0	5,161,275	108,813	3,942,615	9,644,367	952,790	3,794,992
IRA/KEOGH & Retirement Accounts	0	1,196,535	3,710,790	0	8,290,725	7,758	2,746,560	4,193,856	244,830	1,125,075
All Other Shares and Deposits	0	0	0	0	0	0	319,338	0	0	291,858
Total Shares and Deposits	128,321,789	6,282,303	26,515,723	438,948	65,455,176	925,133	21,459,656	42,556,272	2,350,074	7,775,733
Borrowings	5,489,726	0	0	65,000	0	0	0	0	0	1,962
Dividends and Interest Payable	951,118	18,403	139,350	0	821,589	2,283	0	230,048	30,809	82,831
Accounts Payable and Other Liabilities	73,182	28,676	14,264	535	98,254	1,332	85,280	66,664	0	17,494
Regular Reserve	1,253,398	154,776	1,265,137	46,022	3,302,918	37,545	955,101	1,127,468	140,212	151,392
Other Reserves	300,000	1	1,318,669	0	0	0	81,537	0	1,300	0
Undivided Earnings	774,995	21,075	93,779	23,097	3,491,556	30,435	563,344	619,243	74,069	3,236
TOTAL LIABILITIES & EQUITY	137,164,208	6,505,234	29,346,922	573,602	73,169,493	996,728	23,144,918	44,599,695	2,596,464	8,032,648

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	DOCTORS	EAST BAY	EIMAC SALT LAKE EMPLOYEES	EMPLOYEES GRANITE MILL	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY EMPLOYEES	EMSCO	EXCHANGE	FIRE-FIGHTERS	GSL
ASSETS										
Cash	100,445	51,475	41,136	3,112	17,364	266,669	9,191	25,614	10,000	50,096
Loans:										
Unsecured	0	0	0	8,458	13,155	558,727	0	124,405	1,063,515	44,005
Auto	0	988,320	0	0	73,355	2,913,624	77,413	671,521	2,720,543	129,244
Real Estate	0	959,316	444,021	0	0	1,736,759	0	40,000	3,188,623	0
All Other to Members	0	2,992,189	0	45,268	11,051	973,810	138,800	71,333	1,927,697	0
Other	0	0	2,142,023	0	0	0	0	0	83,065	0
Total Loans	0	4,939,825	2,586,044	53,726	97,561	6,182,920	216,213	907,259	8,983,443	173,249
LESS: Allowance for Loans Losses	0	181,446	31,079	1,681	2,395	40,355	500	6,007	51,641	2,072
Total Investments	1,814,219	108,311	904,267	21,707	1,688	1,118,691	101,374	67,835	1,317,172	8,290
LESS: Allowance for Investment Losses	0	0	0	0	0	0	11,257	0	0	0
Land and Building (Net)	0	102,413	15,768	0	0	0	0	0	150,604	0
Other Real Estate Owned	0	53,925	0	0	0	39,677	0	0	0	0
Other Fixed Assets	3,795	6,716	6,105	0	0	43,502	1,028	7,508	31,590	0
Other Assets	12,574	76,148	8,715	0	3,017	8,683	865	13,745	102,664	0
TOTAL ASSETS	1,931,033	5,157,367	3,530,956	76,864	117,235	7,619,787	316,914	1,015,954	10,543,832	229,563
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	206,066	269,879	0	0	563,347	0	0	190,867	0
Regular Shares	1,859,142	2,718,723	1,589,463	55,009	101,145	2,778,670	133,256	689,019	4,248,927	200,907
Money Market Shares	0	0	0	0	0	0	0	0	448,158	0
Certificates of Deposits	0	879,418	1,281,061	0	0	2,124,431	115,735	75,000	3,416,790	0
IRA/KEOGH & Retirement Accounts	9,226	880,696	13,787	0	0	1,606,854	0	25,975	932,667	0
All Other Shares and Deposits	0	0	46,447	0	0	0	0	114,734	8,711	0
Total Shares and Deposits	1,868,368	4,684,903	3,200,637	55,009	101,145	7,073,302	248,991	904,728	9,246,120	200,907
Borrowings	0	47,246	0	0	0	0	0	0	0	0
Dividends and Interest Payable	32,029	13,363	71,519	0	0	30,855	0	1,306	50,136	0
Accounts Payable and Other Liabilities	0	827	2,991	45	43	4,029	0	1,072	25,465	0
Regular Reserve	9,191	217,619	169,726	10,581	11,938	307,980	23,485	55,987	929,000	18,060
Other Reserves	0	0	0	259	0	150,000	0	44,853	15,114	0
Undivided Earnings	21,445	193,409	86,083	10,970	4,109	53,621	44,438	8,008	277,997	10,596
TOTAL LIABILITIES & EQUITY	1,931,033	5,157,367	3,530,956	76,864	117,235	7,619,787	316,914	1,015,954	10,543,832	229,563

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting

Figures in Dollars	GALLAGHER EMPLOYEES	GARFIELD	GOLDENWEST	GRAND COUNTY	GRANITE DISTRICT	HAFER'S EMPLOYEES	HEALTH CARE	HERCULES	HI-LAND	HORSE CANYON
ASSETS										
Cash	826	491,377	3,114,148	14,623	1,436,636	2,423	571,145	200,257	22,453	6,751
Loans:										
Unsecured	177,527	835,252	10,932,722	56,246	3,825,659	0	2,721,946	1,882,449	415,389	0
Auto	531,445	3,002,546	20,406,226	588,837	18,715,823	19,472	3,680,757	6,571,603	3,554,019	0
Real Estate	162,520	772,514	17,033,153	17,925	8,673,338	0	1,423,168	1,671,452	1,271,171	239,195
All Other to Members	17,308	643,508	17,004,102	100,526	6,436,390	84,475	587,897	1,726,128	0	292,480
Other	0	53,124	3,128	0	790,892	0	0	0	0	0
Total Loans	888,800	5,306,944	65,379,331	763,534	38,442,102	103,947	8,413,768	11,851,632	5,240,579	531,675
LESS: Allowance for Loans Losses	4,590	81,761	916,897	39,601	192,292	2,675	86,659	144,250	59,744	52,472
Total Investments	23,273	1,564,899	32,816,047	422,995	13,108,176	20,995	403,771	7,293,685	99,157	40,169
LESS: Allowance for Investment Losses	0	7,237	0	0	0	0	0	0	0	0
Land and Building (Net)	0	282,179	3,133,691	0	2,100,584	0	339,446	812,647	0	751
Other Real Estate Owned	0	0	0	0	104,412	110	0	55,845	0	17,408
Other Fixed Assets	8,446	27,942	254,569	13,346	178,964	0	13,373	153,427	13,384	1
Other Assets	27,597	34,431	1,009,073	52	88,681	903	78,973	106,209	22,320	859
TOTAL ASSETS	944,352	7,618,774	104,789,962	1,174,949	55,267,263	125,703	9,733,817	20,329,452	5,338,149	545,142
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	342,667	8,048,036	0	7,182,247	0	1,235,981	1,974,458	0	0
Regular Shares	753,138	4,853,865	37,461,614	928,145	18,469,007	115,804	6,564,162	5,700,177	4,050,956	534,707
Money Market Shares	0	0	10,815,396	0	10,850,809	0	0	2,055,727	0	0
Certificates of Deposits	92,987	1,193,091	26,678,461	0	7,666,974	0	423,060	4,893,842	0	0
IRA/KEOGH & Retirement Accounts	0	783,535	10,785,456	101,477	6,039,190	0	623,349	4,117,533	559,724	0
All Other Shares and Deposits	0	0	0	0	578,037	0	0	0	0	0
Total Shares and Deposits	846,125	7,173,158	93,788,963	1,029,622	50,786,264	115,804	8,846,552	18,741,737	4,610,680	534,707
Borrowings	11,958	0	0	0	29,672	0	0	0	156,939	0
Dividends and Interest Payable	0	15,168	912,639	4,580	0	0	4,898	326,127	0	0
Accounts Payable and Other Liabilities	1,290	6,739	266,876	1,431	171,728	0	91,959	11,657	3,555	4,700
Regular Reserve	49,472	244,565	5,728,173	43,121	2,533,937	7,716	211,691	833,452	254,035	4,049
Other Reserves	33,209	4,506	2,738,699	11,222	1,407,337	2,000	0	130,737	15,000	0
Undivided Earnings	2,298	174,638	1,354,612	84,973	338,325	183	578,717	285,742	297,940	1,686
TOTAL LIABILITIES & EQUITY	944,352	7,618,774	104,789,962	1,174,949	55,267,263	125,703	9,733,817	20,329,452	5,338,149	545,142

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	INDUSTRIAL SUPPLY EMPLOYEES	IRECO EMPLOYEES	JORDAN	KINGS PEAK	LEHI WORKS EMPLOYEES	LOGAN CACHE RICH	LOGAN CITY EMPLOYEES	MCBEE SYSTEMS	MCKAY-DEE HOSPITAL	MEADOW GOLD EMPLOYEES
ASSETS										
Cash	17,404	(37,424)	502,693	60	18,015	24,321	12,733	12,691	1,410,734	(6,285)
Loans:										
Unsecured	24,125	49,520	3,117,526	149,627	59,754	57,647	0	81,677	3,841,085	103,333
Auto	48,945	93,403	12,293,042	331,159	526,653	2,350,243	0	114,300	6,549,812	1,499,807
Real Estate	0	0	3,918,940	155,811	75,141	0	0	0	3,078,942	0
All Other to Members	69,644	87,510	2,367,041	95,939	228,824	612,953	583,405	42,645	1,240,790	0
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	142,714	230,433	21,696,549	732,536	890,372	3,020,843	583,405	238,622	14,710,629	1,603,140
LESS: Allowance for Loans Losses	2,604	2,407	76,964	3,908	6,846	2,132	23,003	0	165,593	27,321
Total Investments	3,982	6,350	4,970,121	38,461	86,423	132,189	6,145	5,483	2,202,249	284,614
LESS: Allowance for Investment Losses	0	0	10,829	0	0	0	0	0	40,964	0
Land and Building (Net)	0	0	822,132	0	10,887	0	0	0	163,694	0
Other Real Estate Owned	0	0	176,159	0	0	0	0	0	0	0
Other Fixed Assets	0	1,099	0	812	0	9,170	3,845	0	243,525	11,628
Other Assets	0	0	172,296	2,685	2,764	2,278	1,215	0	240,778	6,216
TOTAL ASSETS	161,496	198,051	28,252,157	770,646	1,001,615	3,186,669	584,340	256,796	18,765,052	1,871,992
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	1,886,665	0	0	0	0	0	2,035,380	0
Regular Shares	119,623	0	8,522,587	466,090	216,799	2,734,558	526,722	236,569	5,514,545	1,200,282
Money Market Shares	0	0	2,668,282	191,996	0	0	0	0	3,598,071	0
Certificates of Deposits	0	0	8,383,285	0	342,288	0	0	0	4,202,861	0
IRA/KEOGH & Retirement Accounts	0	0	4,659,672	53,644	206,623	0	0	0	2,046,861	389,814
All Other Shares and Deposits	0	190,950	70,100	0	0	0	16,966	0	0	0
Total Shares and Deposits	119,623	190,950	26,190,591	711,730	765,710	2,734,558	543,688	236,569	17,397,718	1,590,096
Borrowings	0	0	0	2,013	145,000	50,000	0	0	0	0
Dividends and Interest Payable	0	2,155	230,119	10,134	3,509	0	0	0	184,395	0
Accounts Payable and Other Liabilities	225	1,021	58,779	234	2,265	6,722	0	120	54,618	0
Regular Reserve	14,366	2,760	884,199	28,525	58,380	145,763	31,606	16,234	844,315	100,080
Other Reserves	0	0	0	0	989	1,879	1,209	0	0	13,865
Undivided Earnings	27,282	1,165	888,469	18,010	25,762	247,747	7,837	3,873	284,006	167,951
TOTAL LIABILITIES & EQUITY	161,496	198,051	28,252,157	770,646	1,001,615	3,186,669	584,340	256,796	18,765,052	1,871,992

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	MIDVALLEY	MILLARD COUNTY	MORONI FEED	MOUNTAIN AMERICA	MURRAY SCHOOL DISTRICT	NATIONAL J.A.C.L.	NEBO	NEWSPAPER EMPLOYEES	NORTHWEST	OGDEN GOV'T EMPLOYEES
ASSETS										
Cash	65,940	181,768	(34,562)	10,301,841	525	162,421	178,289	274,086	246,320	638,823
Loans:										
Unsecured	346,459	359,649	668,976	29,276,609	314,939	1,088,167	211,625	583,897	1,319,772	4,175,512
Auto	1,189,121	2,135,469	1,264,628	82,279,542	947,314	4,089,125	3,365,605	2,331,371	4,003,297	11,991,793
Real Estate	860,402	2,430,670	1,781,244	56,784,407	1,466,331	68,211	1,748,558	0	13,422,801	5,229,810
All Other to Members	312,006	0	515,264	33,593,544	225,235	1,164,811	1,824,341	339,619	3,108,316	1,344,113
Other	0	2,176,372	0	0	0	0	0	0	0	0
Total Loans	2,707,988	7,102,160	4,230,112	201,934,102	2,953,819	6,410,314	7,150,129	3,254,887	21,854,186	22,741,228
LESS: Allowance for Loans Losses	24,564	141,818	8,227	2,474,885	36,544	76,714	38,816	17,790	172,143	135,625
Total Investments	59,407	504,681	2,177,424	43,100,406	248,305	3,173,693	1,076,756	1,920,889	3,108,513	2,383,596
LESS: Allowance for Investment Losses	0	0	0	12,752	0	0	0	0	0	0
Land and Building (Net)	208,789	365,361	6,000	14,843,071	15,194	52,817	48,806	0	162,637	1,064,985
Other Real Estate Owned	0	25,000	0	3,003,938	22,199	0	0	0	155,634	0
Other Fixed Assets	9,557	34,040	15,343	1,814,378	49,875	18,437	28,927	11,504	78,414	263,584
Other Assets	22,638	107,050	11,326	4,512,340	80,469	18,888	30,242	6,705	145,843	249,776
TOTAL ASSETS	3,049,755	8,178,242	6,397,416	277,022,439	3,333,842	9,759,856	8,474,333	5,450,281	25,579,404	27,206,367
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	163,049	893,722	0	30,911,933	0	0	0	0	2,138,384	2,335,568
Regular Shares	1,871,193	3,614,213	4,938,278	77,565,442	1,199,888	6,845,808	6,413,782	3,326,984	9,955,449	15,414,089
Money Market Shares	0	0	0	47,752,203	930,837	790,000	0	0	0	0
Certificates of Deposits	554,611	2,496,757	0	84,131,373	979,606	0	0	448,797	5,813,777	4,998,213
IRA/KEOGH & Retirement Accounts	282,964	1,172,790	841,957	21,292,865	26,023	817,822	762,380	1,306,007	5,780,202	2,669,071
All Other Shares and Deposits	0	0	294,468	901,099	40	0	0	6,870	910,589	0
Total Shares and Deposits	2,871,817	8,177,482	6,074,703	262,554,915	3,136,394	8,453,630	7,176,162	5,088,658	24,598,401	25,416,941
Borrowings	76,517	0	0	297,625	0	0	0	0	0	0
Dividends and Interest Payable	1,681	101,895	0	421,389	51,506	13,719	0	0	127,980	42,153
Accounts Payable and Other Liabilities	5,567	19,865	0	713,762	2,734	8,918	237,427	5,748	18,581	42,660
Regular Reserve	93,864	0	223,711	10,104,189	97,817	486,572	390,770	207,382	593,948	1,354,683
Other Reserves	7	0	7,000	0	0	585,228	0	64,000	0	0
Undivided Earnings	302	(121,000)	92,002	2,930,559	45,391	211,789	669,974	84,493	240,494	349,930
TOTAL LIABILITIES & EQUITY	3,049,755	8,178,242	6,397,416	277,022,439	3,333,842	9,759,856	8,474,333	5,450,281	25,579,404	27,206,367

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	OGDEN MUNICIPAL EMPLOYEES	OGDEN TEACHERS	P & S	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH	PIONEER	PIPING CONTRACTORS	PRESTO	PRIMARY HOSPITAL
ASSETS										
Cash	960,342	105,429	10,961	169,929	0	21,123	705,475	15,142	22,952	63,516
Loans:										
Unsecured	1,184,308	0	222,602	138,536	71,523	228,294	691,963	6,000	11,375	351,654
Auto	4,346,466	0	1,375,462	2,129,330	433,988	1,273,968	6,299,718	256,672	111,414	1,484,065
Real Estate	2,274,854	0	605,696	632,641	0	355,780	728,997	0	0	0
All Other to Members	1,421,464	3,348,273	783,798	1,652,500	110,042	298,581	1,581,305	10,000	12,713	74,856
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	9,227,092	3,348,273	2,987,558	4,553,007	615,553	2,156,623	9,301,983	272,672	135,502	1,910,575
LESS: Allowance for Loans Losses	112,929	65,560	9,542	16,923	13,048	16,814	132,325	7,515	3,843	28,371
Total Investments	2,844,817	936,382	694,178	597,380	82,285	795,534	1,578,043	26,874	4,378	22,493
LESS: Allowance for Investment Losses	5,000	0	0	0	0	0	0	0	0	0
Land and Building (Net)	86,178	0	0	238,387	0	0	273,450	0	0	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	0
Other Fixed Assets	41,484	8,647	11,750	67,512	83	11,649	71,038	0	0	0
Other Assets	165,106	28,985	21,890	56,581	8,621	30,267	84,384	7,814	5,430	0
TOTAL ASSETS	13,207,090	4,362,156	3,716,795	5,665,873	693,494	2,998,382	11,882,048	314,987	164,419	1,968,213
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	754,822	0	240,068	298,230	0	0	2,602,494	212,679	0	0
Regular Shares	7,078,145	3,003,763	2,006,810	2,680,266	414,228	1,194,149	4,346,044	0	131,496	872,924
Money Market Shares	0	0	0	0	0	0	908,418	0	0	0
Certificates of Deposits	3,718,523	306,270	769,121	1,129,897	162,046	843,117	1,279,274	0	9,993	574,213
IRA/KEOGH & Retirement Accounts	427,128	437,321	363,918	1,084,847	0	731,264	2,095,255	51,136	0	254,428
All Other Shares and Deposits	843	0	0	0	54,562	0	33,735	0	0	0
Total Shares and Deposits	11,979,461	3,747,354	3,379,917	5,193,240	630,836	2,768,530	11,265,220	263,815	141,489	1,701,565
Borrowings	0	0	0	0	0	0	0	0	0	11,810
Dividends and Interest Payable	102,060	0	23,107	20,285	6,228	10,801	30,018	0	0	18,353
Accounts Payable and Other Liabilities	33,825	2,084	6,694	11,994	3,562	0	37,908	253	207	2,353
Regular Reserve	596,581	173,616	176,990	265,057	30,543	125,391	493,198	32,261	9,363	137,517
Other Reserves	0	0	77,749	31,413	0	0	4,464	0	0	0
Undivided Earnings	495,163	439,102	52,338	143,884	22,325	93,660	51,240	18,658	13,360	96,615
TOTAL LIABILITIES & EQUITY	13,207,090	4,362,156	3,716,795	5,665,873	693,494	2,998,382	11,882,048	314,987	164,419	1,968,213

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	PRO OF UTAH	PROVO CITY EMPLOYEES	PROVO POLICE & FIRE DEPT.	PROVO POSTAL	PROVO SCHOOL DISTRICT	PYKE	S E A	SALT LAKE BOARD OF REALTORS	SALT LAKE CITY	SALT LAKE CITY WATER DEPARTMENT
ASSETS										
Cash	2,351	97,066	24,210	82,278	80,340	38,126	60,442	1,995	663,794	10,890
Loans:										
Unsecured	0	128,329	73,944	273,335	1,385,115	100,919	145,494	57,347	3,814,975	172,291
Auto	105,960	1,649,387	1,217,951	1,600,162	3,928,883	174,114	723,401	301,191	6,064,119	169,013
Real Estate	27,723	322,873	55,792	730,773	2,119,849	0	110,570	227,327	10,261,643	0
All Other to Members	56,518	92,377	21,779	636,205	0	59,060	107,832	39,613	3,390,227	10,204
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	190,201	2,192,966	1,369,466	3,240,475	7,433,847	334,093	1,087,297	625,478	23,530,964	351,508
LESS: Allowance for Loans Losses	2,000	5,192	3,000	68,609	64,651	3,447	2,766	9,544	408,501	1,290
Total Investments	45,235	44,317	24,968	50,544	232,970	33,218	91,483	36,435	1,797,668	40,560
LESS: Allowance for Investment Losses	0	0	0	0	0	0	2,470	0	0	0
Land and Building (Net)	10,000	0	0	0	572,663	0	0	0	1,305,385	0
Other Real Estate Owned	0	0	0	0	0	0	0	36,932	283,808	0
Other Fixed Assets	9,167	17,870	3,895	17,689	59,510	1,300	8,495	6,987	222,630	4,054
Other Assets	0	17,648	0	26,807	58,513	1,268	0	0	212,276	263
TOTAL ASSETS	254,954	2,364,675	1,419,539	3,349,184	8,373,192	404,558	1,242,481	698,283	27,608,024	405,985
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	253,568	0	0	0	2,649,837	0
Regular Shares	232,686	1,693,312	1,300,925	2,464,698	4,697,933	317,605	1,112,479	645,147	13,243,751	370,894
Money Market Shares	0	0	0	0	0	0	0	0	239,715	0
Certificates of Deposits	0	165,000	0	154,500	1,047,150	0	0	0	6,011,233	0
IRA/KEOGH & Retirement Accounts	0	288,396	0	205,166	1,396,483	52,018	0	0	2,827,709	2,169
All Other Shares and Deposits	0	11,019	0	17,111	0	1,176	0	0	280,543	0
Total Shares and Deposits	232,686	2,157,727	1,300,925	2,841,475	7,395,134	370,799	1,112,479	645,147	25,252,788	373,063
Borrowings	0	0	20,000	0	0	0	0	0	32,484	0
Dividends and Interest Payable	0	37,342	0	51,840	0	0	0	0	149,721	0
Accounts Payable and Other Liabilities	905	2,920	0	2,205	27,036	28	548	302	40,922	2,487
Regular Reserve	15,835	97,341	80,717	191,200	329,561	18,979	105,265	31,840	806,575	20,763
Other Reserves	0	21,439	5,741	6,056	60,587	2,231	0	0	1,326,534	0
Undivided Earnings	5,528	47,906	12,156	256,408	560,874	12,521	24,189	20,894	0	9,672
TOTAL LIABILITIES & EQUITY	254,954	2,364,675	1,419,539	3,349,184	8,373,192	404,558	1,242,481	698,283	27,608,024	405,985

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	SALT LAKE COUNTY EMPLOYEES	SALT LAKE POLICE	SALT LAKE SCHOOLS	SALT WORKERS	SAN JUAN	SCHREIBER EMPLOYEES	SNOWBIRD EMPLOYEES	SORENSON EMPLOYEES	SOUTH SANPETE	SOUTHWEST INDUSTRIAL AREA
ASSETS										
Cash	140,674	133,575	585,306	48,868	3,702	0	21,332	70	13,588	6,225
Loans:										
Unsecured	314,201	642,498	1,211,653	0	64,678	129,317	58,351	236,418	6,967	0
Auto	1,831,990	3,321,586	2,239,970	0	191,316	436,256	108,055	461,105	111,405	9,010
Real Estate	0	1,132,037	1,136,189	0	28,867	229,498	0	0	0	0
All Other to Members	307,731	626,997	1,170,197	419,681	203,287	100,793	5,707	361,652	52,703	30,975
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	2,453,922	5,723,118	5,758,009	419,681	488,148	895,864	172,113	1,059,175	171,075	39,985
LESS: Allowance for Loans Losses	34,252	57,337	77,126	13,487	1,323	11,266	2,598	12,914	3,454	4,880
Total Investments	1,461,520	1,291,776	3,752,079	23,309	8,882	39,660	39,331	126,471	146,810	73,801
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	0	0	0
Land and Building (Net)	0	205,769	228,946	1	0	0	0	0	0	0
Other Real Estate Owned	0	0	0	0	0	0	0	0	0	0
Other Fixed Assets	0	102,303	55,670	0	6,944	3,162	1,714	3,320	0	0
Other Assets	24,820	102,184	67,795	0	1,130	2,041	250	827	0	0
TOTAL ASSETS	4,046,684	7,501,388	10,370,679	478,372	507,483	929,461	232,142	1,176,949	328,019	115,131
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	610,275	521,941	0	0	0	0	0	0	0
Regular Shares	3,658,973	3,480,480	9,120,212	304,745	421,966	386,488	212,862	869,762	287,582	106,566
Money Market Shares	0	0	0	0	0	0	0	0	0	0
Certificates of Deposits	0	1,647,759	90,000	0	7,631	78,322	0	69,931	0	0
IRA/KEOGH & Retirement Accounts	0	1,316,866	0	0	0	326,580	0	88,272	0	0
All Other Shares and Deposits	0	0	0	0	0	0	0	60,262	0	0
Total Shares and Deposits	3,658,973	7,055,380	9,732,153	304,745	429,597	791,390	212,862	1,088,227	287,582	106,566
Borrowings	0	0	0	0	38,000	47,172	0	0	0	0
Dividends and Interest Payable	0	49,517	2,107	0	0	0	0	8,019	0	0
Accounts Payable and Other Liabilities	0	14,223	2,505	0	738	1,632	0	6,275	0	0
Regular Reserve	149,435	240,024	359,630	39,072	33,429	36,681	18,376	48,416	17,333	4,364
Other Reserves	1,637	35,461	0	658	0	0	0	8,372	0	34
Undivided Earnings	236,639	106,783	274,284	133,897	5,719	52,586	904	17,640	23,104	4,167
TOTAL LIABILITIES & EQUITY	4,046,684	7,501,388	10,370,679	478,372	507,483	929,461	232,142	1,176,949	328,019	115,131

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting

Figures in Dollars	STANDARD OPTICAL	SUNNYSIDE	SWEET'S EMPLOYEES	TANNER EMPLOYEES	TEXAS GULF POTASH EMPLOYEES	THIOKOL	TRANS WEST	TREASURY	TRI COUNTY	TWIN PEAKS
ASSETS										
Cash	4,499	65,706	2,471	206,135	29,992	204,840	124,869	38,083	535	1,525
Loans:										
Unsecured	0	59,552	41,558	0	23,729	1,745,050	1,174,981	460,323	39,530	108,502
Auto	0	976,626	113,409	0	112,215	6,105,467	7,509,604	1,259,564	92,187	1,432,363
Real Estate	0	303,854	0	0	0	763,890	7,154,024	1,327,821	0	546,876
All Other to Members	35,908	156,870	0	594,492	51,089	943,089	3,338,354	493,235	15,712	400,792
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	35,908	1,496,902	154,967	594,492	187,033	9,557,496	19,176,963	3,540,943	147,429	2,488,533
LESS: Allowance for Loans Losses	1,057	22,993	2,649	1,278	4,450	62,091	272,552	28,037	3,573	6,210
Total Investments	6,299	453,208	18,462	237,211	121,127	1,949,414	3,531,217	351,003	32,541	508,532
LESS: Allowance for Investment Losses	0	0	0	0	0	0	4,000	0	0	0
Land and Building (Net)	0	0	0	0	0	489,443	733,477	0	0	0
Other Real Estate Owned	0	0	0	0	0	0	180,949	0	0	0
Other Fixed Assets	0	11,949	0	9,766	10	139,045	116,895	0	0	18,523
Other Assets	273	19,537	0	0	0	64,179	228,020	10,267	0	4,825
TOTAL ASSETS	45,922	2,024,309	173,251	1,046,326	333,712	12,342,326	23,815,838	3,912,259	176,932	3,015,728
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	0	1,034,266	1,545,320	2,241,644	0	22,304
Regular Shares	39,442	1,614,177	155,422	906,888	246,808	6,625,487	7,328,978	0	138,649	1,377,597
Money Market Shares	0	0	0	0	0	0	4,290,057	0	0	0
Certificates of Deposits	0	0	0	66,630	0	3,007,864	7,945,884	312,583	0	804,648
IRA/KEOGH & Retirement Accounts	0	269,940	0	0	0	741,502	1,611,487	700,262	0	399,341
All Other Shares and Deposits	0	0	0	0	0	17,066	99,912	0	0	237,628
Total Shares and Deposits	39,442	1,884,117	155,422	973,518	246,808	11,426,185	22,821,638	3,254,489	138,649	2,841,518
Borrowings	0	0	0	0	0	0	28,045	21,184	0	0
Dividends and Interest Payable	494	0	0	0	0	96,596	111,569	0	0	0
Accounts Payable and Other Liabilities	75	14,554	49	824	408	13,293	135,278	18,900	62	5,712
Regular Reserve	4,204	90,032	8,890	20,455	22,225	448,352	637,870	370,000	15,871	114,800
Other Reserves	0	0	0	0	10,018	346,811	0	229,794	19,511	0
Undivided Earnings	1,707	35,606	8,890	51,529	54,253	11,089	81,438	17,892	2,839	53,698
TOTAL LIABILITIES & EQUITY	45,922	2,024,309	173,251	1,046,326	333,712	12,342,326	23,815,838	3,912,259	176,932	3,015,728

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting

Figures in Dollars	U M D C	U P & L OGDEN	U. PH. A.	UCB	USU COMMUNITY	UINTAH	UNIVERSITY OF UTAH	UT SCHOOL FOR DEAF AND BLIND	UTAH ASSOCIA-TIONS	UTAH CENTRAL
ASSETS										
Cash	5,034	25,806	3,654	19,462	1,273,050	0	1,614,238	8,109	33,101	2,148,170
Loans:										
Unsecured	0	153,470	53,131	28,776	4,061,463	242,431	9,221,287	89,400	321,356	3,705,860
Auto	58,146	1,595,500	172,260	10,894	9,192,804	92,249	23,775,807	517,805	1,774,710	11,805,870
Real Estate	0	232,921	0	0	5,597,893	17,862	5,500,354	0	742,581	8,806,545
All Other to Members	0	86,264	0	8,450	3,537,899	367,266	8,247,705	58,749	367,468	8,056,509
Other	41,017	0	0	0	0	0	0	0	0	0
Total Loans	99,163	2,068,155	225,391	48,120	22,390,059	719,808	46,745,153	665,954	3,206,115	32,374,784
LESS: Allowance for Loans Losses	4,555	7,396	16,167	1,828	154,362	545	394,139	11,253	40,648	328,765
Total Investments	16,993	52,368	32,358	1,362	3,728,442	137,228	18,547,870	143,228	1,032,960	11,155,130
LESS: Allowance for Investment Losses	0	0	0	0	0	0	0	7,138	57,331	0
Land and Building (Net)	0	0	0	0	500,980	0	1,586,656	0	0	2,074,340
Other Real Estate Owned	0	0	0	0	5,000	0	85,026	0	73,267	304,245
Other Fixed Assets	0	3,526	2,117	12	241,857	2,509	936,165	340	42,484	458,036
Other Assets	0	6,723	0	248	847,124	2,287	539,668	0	8,852	363,186
TOTAL ASSETS	116,635	2,149,182	247,353	67,376	28,832,150	861,287	69,660,637	799,240	4,298,800	48,549,126
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	6,717,381	0	15,107,648	0	662,375	3,043,682
Regular Shares	102,978	1,886,772	195,480	59,419	8,980,622	672,385	26,635,660	739,422	2,472,703	19,960,130
Money Market Shares	0	0	0	0	485,497	0	9,823,145	0	0	6,402,095
Certificates of Deposits	0	0	38,000	0	7,464,270	122,999	5,380,223	0	410,260	9,864,382
IRA/KEOGH & Retirement Accounts	0	0	0	0	2,669,204	0	7,979,887	0	410,501	6,486,911
All Other Shares and Deposits	0	0	0	0	0	0	130,650	0	0	0
Total Shares and Deposits	102,978	1,886,772	233,480	59,419	26,316,974	795,384	65,057,213	739,422	3,955,839	45,757,200
Borrowings	0	0	0	0	0	0	0	0	0	0
Dividends and Interest Payable	0	31,108	1,575	0	88,865	10,994	0	0	10,508	377,829
Accounts Payable and Other Liabilities	92	3,600	0	0	75,063	204	173,079	323	18,054	119,575
Regular Reserve	9,010	119,397	11,981	5,253	950,901	19,224	1,664,709	44,153	177,429	1,269,294
Other Reserves	0	0	0	0	85,379	0	2,648,925	0	0	650,000
Undivided Earnings	4,555	108,305	317	2,704	1,314,968	35,481	116,711	15,342	136,970	375,228
TOTAL LIABILITIES & EQUITY	116,635	2,149,182	247,353	67,376	28,832,150	861,287	69,660,637	799,240	4,298,800	48,549,126

STATE CHARTERED CREDIT UNIONS
December 31, 1989

128 Reporting Figures in Dollars	UTAH CHIRO-PRACTORS	UTAH COPPER EMPLOYEES	UTAH OIL WORKERS	UTAH POWER AND LIGHT EMPLOYEES	UTAH PRISON EMPLOYEES	UTAH VALLEY	VALTEK	WASCO	WATER AND SANITATION EMPLOYEES	WEBER
ASSETS										
Cash	11,100	280,178	211,903	938,869	1,600	28,791	25,324	18,494	5,691	1,422,156
Loans:										
Unsecured	2,281	199,477	269,350	3,269,509	145,076	157,273	129,713	76,703	140,845	1,251,045
Auto	68,633	2,721,779	3,625,610	8,343,813	1,684,681	901,000	0	462,043	409,384	10,166,962
Real Estate	0	1,717,055	52,142	6,763,722	0	577,858	0	587,506	0	3,035,067
All Other to Members	178,432	2,272,885	870,082	1,919,517	465,686	645,934	198,969	185,718	45,642	2,450,532
Other	0	0	0	0	0	0	0	0	0	0
Total Loans	249,346	6,911,196	4,817,184	20,296,561	2,295,443	2,282,065	328,682	1,311,970	595,871	16,901,546
LESS: Allowance for Loans Losses	14,907	50,056	51,519	141,845	28,833	21,215	0	7,107	1,072	1,502,055
Total Investments	19,268	8,393,568	4,336,377	5,616,155	45,059	344,511	6,235	765,197	12,384	5,277,156
LESS: Allowance for Investment Losses	0	249,990	0	0	0	0	0	0	0	0
Land and Building (Net)	0	26,967	0	0	0	158,487	0	0	0	0
Other Real Estate Owned	0	0	0	0	0	184,167	0	0	0	0
Other Fixed Assets	0	7,299	14,544	1,989	14,933	6,790	0	23,840	1	55,168
Other Assets	4,070	74,213	57,761	249,885	748	32,478	4,440	5,984	3,894	160,179
TOTAL ASSETS	268,877	15,393,375	9,386,250	26,961,614	2,328,950	3,016,074	364,681	2,118,378	616,769	22,314,150
LIABILITIES AND EQUITY										
Deposits:										
Share Drafts	0	0	0	0	0	196,061	0	0	0	2,185,692
Regular Shares	160,893	9,404,577	7,023,727	24,563,755	1,090,343	2,194,174	285,621	1,048,662	504,368	4,858,056
Money Market Shares	0	0	0	0	0	0	0	0	0	3,783,276
Certificates of Deposits	0	2,340,626	21,100	0	615,445	272,824	0	867,633	40,715	7,590,823
IRA/KEOGH & Retirement Accounts	90,265	2,664,823	0	0	190,503	93,496	0	0	0	2,537,782
All Other Shares and Deposits	0	0	0	0	0	0	0	373	0	0
Total Shares and Deposits	251,158	14,410,026	7,044,827	24,563,755	1,896,291	2,756,555	285,621	1,916,668	545,083	20,955,629
Borrowings	0	0	0	0	240,000	56,552	58,000	0	25,000	0
Dividends and Interest Payable	0	8,861	128,743	498,659	0	48,329	0	0	2,137	139,427
Accounts Payable and Other Liabilities	0	3,683	1,247	6,448	3,098	4,645	0	0	0	8,573
Regular Reserve	16,793	570,449	427,881	959,845	93,288	95,921	19,431	75,405	32,254	705,146
Other Reserves	0	0	0	0	0	0	1,200	0	0	369,037
Undivided Earnings	926	400,356	1,783,552	932,907	96,273	54,072	429	126,305	12,295	136,338
TOTAL LIABILITIES & EQUITY	268,877	15,393,375	9,386,250	26,961,614	2,328,950	3,016,074	364,681	2,118,378	616,769	22,314,150

CONSOLIDATED INCOME STATEMENT
STATE CHARTERED CREDIT UNIONS
FOR THE TWELVE MONTH PERIOD ENDING DECEMBER 31, 1989

128 Reporting
Figures In Dollars

INCOME	
Interest on Loans	156,043,087
LESS: Interest Refund	150,956
Income from Other Investments	44,671,325
Income (Loss) from Trading Securities	9,533
Fee Income	10,540,050
Other Operating Income	4,807,158
TOTAL GROSS INCOME	215,920,197
EXPENSES	
Employee Compensation and Benefit	33,443,863
Travel and Conference	1,149,373
Office Occupancy	6,190,657
Office Operations	14,621,441
Educational and Promotional	3,859,992
Loan Servicing	1,342,307
Professional and Outside Services	1,700,318
Provision for Loan Loss	18,671,441
Provision for Investment Loss	246,698
Member Insurance	3,846,445
Operating Fees	722,560
Miscellaneous Operating Expense	3,161,876
TOTAL OPERATING EXPENSES	88,956,971
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS	126,963,226
NON-OPERATING GAINS OR LOSSES	
Gain (Loss) on Investments	(247,822)
Gain (Loss) on Disposition of Assets	(1,060,346)
Other Non-operating Income (Expense)	156,286
INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST	125,811,344
COST OF FUNDS	
Interest on Borrowed Money	776,830
Dividends on Shares	60,247,907
Interest on Deposits	57,058,119
NET INCOME	7,728,488
RESERVE TRANSFERS	
Required Transfer to Statutory Reserves	10,511,470
Additional Transfers to Reserves	2,062,575

FINANCIAL INSTITUTION HOLDING COMPANIES

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1990

Holding Company(ies)	Location	Utah Affiliate	Location
American Express Travel Related Services	New York, NY	American Express Resource Corporation	Salt Lake City
American General Finance, Inc. American General Corporation	Evansville, IN Houston, TX	American General Financial Center	Salt Lake City
BankAmerica Corporation	San Francisco, CA	Bank of America Arizona	Salt Lake City (Branch)
Blazer Financial Corporation	Cordova, TN	Great Western Thrift and Loan	Salt Lake City
Great Western Service Corporation One	Beverly Hills, CA		
Great Western Bank, a Federal Savings Bank	Beverly Hills ,CA		
Great Western Financial Corporation	Beverly Hills, CA		
Bonneville Bancorp	Provo, UT	Bonneville Bank	Provo
Bonneville Bancorp ESOP	Provo, UT	Bonneville Bank	Provo
Brighton Bancorp	Salt Lake City, UT	Brighton Bank	Salt Lake City
Browning Bancorp	Ogden, UT	Bank of Utah	Ogden
Capital Bancorp	Salt Lake City, UT	Capital City Bank	Salt Lake City
Central Bancorporation	Springville, UT	Central Bank and Trust	Springville
Charter Savings Corporation	Jacksonville, FL	First Charter Savings Bank dba, Heritage Savings and Loan	St. George
Citicorp Holding, Inc. Citicorp	Willmington, DE New York, NY	Citibank (Utah)	Salt Lake City
Commercial Credit Company	Baltimore, MD	Commercial Credit Plan Incorporated	Salt Lake City

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city.

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1990

Holding Company(ies)	Location	Utah Affiliate	Location
Cottonwood Bancorporation	Salt Lake City, UT	Cottonwood Security Bank	Salt Lake City
Deseret Bancorporation	Pleasant Grove, UT	Deseret Bank	Pleasant Grove
Far West Bancorporation	Provo, UT	Far West Bank	Provo
First Bankshares, Inc.	St. George, UT	Dixie State Bank	St. George
First Institutional Service Corporation, Inc.	Salt Lake City, UT	First Professional Bank	Salt Lake City
FMR Corporation	Boston, MA	Fidelity U. S. Depository Trust Company	Salt Lake City
General Motors Acceptance Corporation	Detroit, MI	GMAC Capital Corp.	Salt Lake City
Guardian Bancorp	Salt Lake City, UT	Guardian State Bank	Salt Lake City
Home Credit Corporation	Salt Lake City, UT	Home Credit Bank	Salt Lake City
IDS Financial Corporation	Minneapolis, MN	IDS Financial Corp.	Salt Lake City
Key Bancshares of Utah, Inc. Keycorp	Salt Lake City, UT Albany, NY	Key Bank of Utah	Salt Lake City
Leucadia National Corporation	New York, NY	American Investment Financial American Investment Bank, N.A. Governor Financial Company	Sandy Salt Lake City Salt Lake City
Merrill Lynch Group, Inc. Merrill Lynch & Co., Inc.	New York, NY New York, NY	Merrill Lynch National Financial	Salt Lake City
Sears Consumer Financial Group Sears, Roebuck and Co.	Riverwoods, IL Chicago, IL	MountainWest Financial	Sandy

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city

FINANCIAL INSTITUTION HOLDING COMPANIES REGISTERED

WITH UTAH DEPOSITORY AFFILIATES

June 30, 1990

Holding Company(ies)	Location	Utah Affiliate	Location
The Dreyfus Corporation	New York, NY	Dreyfus Thrift & Commerce	Salt Lake City
UB&T Bancorp	Bountiful, UT	Utah Bank and Trust	Bountiful
U.S. Bancorp	Portland, OR	U.S. Bank of Utah	Salt Lake City
USAA Bancorp, Inc.	San Antonio, TX	USAA Financial Services	
USAA Capital Corp.	San Antonio, TX	Association	Salt Lake City
USAA	San Antonio, TX	USAA Credit Card Bank	Salt Lake City
USAA Financial Services Association	Salt Lake City, UT	USAA Credit Card Bank	Salt Lake City
USAA Bancorp, Inc.	San Antonio, TX		
USAA Capital Corp.	San Antonio, TX		
USAA	San Antonio, TX		
United Bancorp	Salt Lake City, UT	United Bank	Salt Lake City
Valley National Corporation	Salt Lake City, UT	Valley Bank & Trust	Salt Lake City
	Phoenix, AZ	Valley Central Bank	Richfield
West One Bancorp	Boise, ID	West One Bank	Salt Lake City

Note:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates parents of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of Utah affiliate owned by a holding company(ies)

This column indicates the home office of each Utah affiliate by city.

LICENSED ISSUERS OF TRAVELERS CHECKS/ LOAN PRODUCTION OFFICES

COMPANIES REGISTERED TO ISSUE TRAVELERS CHECKS OR MONEY ORDERS

June 30, 1990

Name:	Location:
American Express Travel Related Services Co., Inc.	New York, NY
BA Cheque Corporation	San Francisco, CA
Barclays Bank Travelers Checks	New York, NY
Citicorp Services, Inc.	Chicago, IL
Comdata Network, Inc.	Brentwood, TN
Harmon's, Inc.	W. Valley City, UT
Republic Money Orders, Inc.	Dallas, TX
Smith's Food and Drug Centers, Inc.	Salt Lake City, UT
Thomas Cook, Inc.	Princeton, NJ
Thriftway Marketing Corp.	Farmington, NM
Travelers Express Company, Inc.	Minneapolis, MN
Travellers Cheque Associates, Ltd.	New York, NY
Western Union Financial Services, Inc.	Uppper Saddle River, NJ

LOAN PRODUCTION OFFICE REGISTERED TO DO BUSINESS IN UTAH

June 30, 1990

Name:	Out of State Depository:
Key Agricultural Credit Corporation	Key Bank of Wyoming